

STIC Database Tracking Number: 313363

**To: Sanjeev Malhotra**  
**Location: Hoteling**  
**Art Unit: 3694**  
**Date: 11/9/2009**  
**Case Serial Number: 10/062,366**

**From: Christian Miner**  
**Location: EIC3600**  
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## **Search Notes**

Dear Examiner Malhotra:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, Proquest, and EBSCOhost.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

<b>I.</b>	<b>POTENTIAL REFERENCES OF INTEREST .....</b>	<b>3</b>
A.	Dialog.....	3
B.	Additional Resources Searched.....	11
<b>II.</b>	<b>INVENTOR SEARCH RESULTS FROM DIALOG .....</b>	<b>12</b>
<b>III.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG .....</b>	<b>15</b>
A.	Patent Files, Abstract .....	15
B.	Patent Files, Full-Text.....	29
<b>IV.</b>	<b>TEXT SEARCH RESULTS FROM DIALOG .....</b>	<b>54</b>
A.	NPL Files, Abstract.....	54
B.	NPL Files, Full-text.....	66
<b>V.</b>	<b>ADDITIONAL RESOURCES SEARCHED .....</b>	<b>83</b>

## I. Potential References of Interest

### A. Dialog

**Dialog eLink:** [Order File History](#)

15/5/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012731656 *Drawing available*

WPI Acc no: 2002-584022/200262

XRPX Acc No: N2002-463113

**Secure Internet ATM transaction by combining encrypted PIN block card data, merchant and message authentication code to form encrypted payment block**

Patent Assignee: HARGENS H (HARG-I); HODGSON R B (HODG-I)

Inventor: HARGENS H; HODGSON R B

Patent Family ( 4 patents, 96 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2002063580	A2	20020815	WO 2002US1277	A	20020118	200262	B
US 20020123972	A1	20020905	US 2001773609	A	20010202	200265	E
AU 2002241906	A1	20020819	AU 2002241906	A	20020118	200427	E
AU 2002241906	A8	20051020	AU 2002241906	A	20020118	200619	E

Priority Applications (no., kind, date): US 2001773609 A 20010202

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2002063580	A2	EN	49	12		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 2002241906	A1	EN			Based on OPI patent	WO 2002063580
AU 2002241906	A8	EN			Based on OPI patent	WO 2002063580

#### **Alerting Abstract WO A2**

NOVELTY - Method consists in browsing a merchant web site, initiating a secure payment transaction, creating an encrypted PIN block and building it at the customer Internet access device for forwarding it to the secure host without sending it to the merchant site. The secure host decrypts the payment block for routing to a **payment processor**, with any **authorization forwarded to the consumer and merchant**.

DESCRIPTION - The PIN block is encrypted to DES standard, public-private key encryption is used and creating the PIN block is by using a PIN-PAD. An HTML payment page is built including an encrypted message authentication code. There is an INDEPENDENT CLAIM for a system for secure Internet transactions.

USE - Method is for secure ATM transactions via the Internet.

ADVANTAGE - Method does not require card or sensitive data to be provided to the merchant.

DESCRIPTION OF DRAWINGS - The figure shows a high level block diagram of a secure Internet ATM payment system.

**Title Terms /Index Terms/Additional Words:** SECURE; ATM; TRANSACTION; COMBINATION; ENCRYPTION; PIN; BLOCK; CARD; DATA; MERCHANT; MESSAGE; AUTHENTICITY; CODE; FORM; PAY

**ECLA:** G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4C

**US Classification, Current Main:** 705-072000; Secondary: 705-043000, 713-153000

**US Classification, Issued:** 70572, 70543, 713153

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-J12C; T01-N01A1; T05-L02; T05-L03; W01-A05A

**Dialog eLink:** [Order File History](#)

15/5/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011125444 *Drawing available*

WPI Acc no: 2002-061786/200208

XRPX Acc No: N2002-045890

**Online purchase authorization method for security system, involves accepting or rejecting customer order based on verification of account transaction by credit/debit card issuer**

Patent Assignee: TRADESAFELY.COM LTD (TRAD-N)

Inventor: HAWKES ESQ M; HAWKES M

Patent Family ( 8 patents, 93 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001069549	A1	20010920	WO 2001GB79	A	20010109	200208	B
AU 200123879	A	20010924	AU 200123879	A	20010109	200208	E
EP 1134707	A1	20010919	EP 2000302183	A	20000317	200208	E
GB 2360383	A	20010919	GB 20006541	A	20000317	200208	E
GB 2360383	B	20031203	GB 20006541	A	20000317	200403	E
IL 150428	A	20060115	IL 150428	A	20010109	200620	E
IN 200200640	P1	20050603	IN 2002DN640	A	20020624	200659	E
IN 217379	B	20080411	IN 2002DN640	A	20020624	200966	E
			IN 2002DN640	A	20020624		

Priority Applications (no., kind, date): GB 20006541 A 20000317; EP 2000302183 A 20000317

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2001069549	A1	EN	35	7	
National Designated	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD				

States,Original	MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200123879	A	EN			Based on OPI patent	WO 2001069549
EP 1134707	A1	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
IL 150428	A	EN			Based on OPI patent	WO 2001069549
IN 200200640	P1	EN				
IN 217379	B	EN				

#### Alerting Abstract WO A1

NOVELTY - A **merchant** (110) **requests** an **authorization** from a **credit/debit card issuer** (114), in response to an online order including the account payment details received from a customer (112). The card issuer verifies the transaction of the account from the account holder. The order from the customer is accepted or rejected, based on response from the card issuer. DESCRIPTION - An INDEPENDENT CLAIM is also included for payment authorizing system.

USE - For security systems for credit and debit transactions through Internet or Internet-enabled mobile communication device such as mobile phone. Also for off-line transactions.

ADVANTAGE - Since the transaction with the credit or debit card holder is verified before authorizing the funds transfer, the card holder is allowed to accept or reject the transaction and hence the attempts made by card holder to claim that they never requested the goods or services or even visited the website in question, are avoided and the online abuse of stolen credit cards is prevented. Since the communication between card issuer and account holder includes a unique transaction reference number, the possible fraud by the merchant is avoided.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of security system in computer communication network.

110 Merchant

112 Customer

114 Credit/debit card issuer

**Title Terms** /Index Terms/Additional Words: PURCHASE; METHOD; SECURE; SYSTEM; ACCEPT; REJECT; CUSTOMER; ORDER; BASED; VERIFICATION; ACCOUNT; TRANSACTION; CREDIT; DEBIT; CARD; ISSUE

**ECLA:** G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K6C

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J12C; T04-K01; T05-H02C3; T05-L02; W01-C01D3C; W01-C01G6E; W01-C05B3C

#### Dialog eLink: Order File History

15/5/11 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010972767 Drawing available  
WPI Acc no: 2001-596609/200167  
XRPX Acc No: N2001-444818

**Process for secure on-line transactions with calculated risk using a trusted payment card host provided with the buyer payment card information and the secret keys**

Patent Assignee: KUO J S (KUOJ-I); PATTERSON B T (PATT-I)

Inventor: KUO J S; KUO J S H

Patent Family ( 3 patents, 22 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001057770	A1	20010809	WO 2001US3628	A	20010203	200167	B
US 20030120615	A1	20030626	US 2000497665	A	20000204	200343	E
US 6847953	B2	20050125	US 2000497665	A	20000204	200508	E

Priority Applications (no., kind, date): US 2000497665 A 20000204

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2001057770	A1	EN	24	1	
National Designated States,Original	CN JP				
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR				

**Alerting Abstract WO A1**

NOVELTY - A trusted payment card host (3) is a secure computer server holding payment card data registered by a customer (1b) using a pair of keys corresponding to each payment card number. A merchant server (2a) processes encrypted purchase orders from buyers and sends an encrypted response with an assigned order number, when the buyer authorizes the host to make payment using the secret keys as validation.

DESCRIPTION - AN INDEPENDENT CLAIM is included for a method of secure on-line transaction validation.

USE - Making secure on-line transactions.

ADVANTAGE - Alleviating fraud originating from pirated card numbers.

DESCRIPTION OF DRAWINGS - The drawing shows the process

3 Trusted host

1b Customer

2a Merchant server

**Title Terms** /Index Terms/Additional Words: PROCESS; SECURE; LINE; TRANSACTION; CALCULATE; RISK; PAY; CARD; HOST; BUY; INFORMATION; SECRET; KEY

**ECLA:** G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3B, G06Q-030/00C

**US Classification, Current Main:** 705-078000

**US Classification, Issued:** 70578, 70575, 7051, 70550, 70564, 70567, 70578, 70553

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-D01; T01-H07C5E; T01-J05A; T01-J12C; T05-H02C; T05-L02; W01-A05; W01-A06B7; W01-A06G3

**Dialog eLink:** [Order File History](#)

11/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00930263

**APPARATUS FOR AND METHOD OF SECURE ATM DEBIT CARD AND CREDIT CARD PAYMENT  
TRANSACTIONS VIA THE INTERNET**

DISPOSITIF ET PROCEDE PERMETTANT DES TRANSACTIONS SECURISEES PAR CARTE DE DEBIT ET CARTE  
DE CREDIT ATM VIA INTERNET

**Patent Applicant/Inventor:**

- **HODGSON Robert B**  
2217 Tamassee Ct., Dunwoody, GA 30338; US; US(Residence); US(Nationality)
- **HARGENS Harry**  
98 Shoreline Way, Hamton, GA 30228; US; US(Residence); US(Nationality)

**Legal Representative:**

- **BERNER Kenneth M(agent)**  
Lowe Hauptman Gilman & Berner, LLP, Suite 310, 1700 Diagonal Rd., Alexandria, VA 22314; US;

	Country	Number	Kind	Date
Patent	WO	200263580	A2-A3	20020815
Application	WO	2002US1277		20020118
Priorities	US	2001773609		20010202

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,  
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,  
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,  
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,  
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,  
NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG,  
SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,  
US, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English  
Fulltext word count: 11550

#### Detailed Description:

...is decrypted at the secure host. The decrypted payment block is routed to a payment processor to request authorization for the payment transaction. If the **payment** processor sends an authorization for the **payment transaction**, then the **authorization** is **forwarded** to the **consumer** and the **merchant**.

The foregoing and **other** objects of the present invention are achieved by a method of transacting a secure credit card payment transaction via the Internet. A merchant web site...is decrypted at the secure host. The decrypted payment block is routed to a payment processor to request authorization for the payment transaction. If the **payment** processor sends an authorization for the **payment transaction**, then the **authorization** is **forwarded** to the **consumer** and the **merchant**.

The foregoing **other** objects of the present invention are achieved by a method of transacting a secure transaction via the Internet. A PIN/PAD is operatively connected to...

**Dialog eLink:** [Order File History](#)

16/3K/8 (Item 8 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00885420

#### METHODS AND DEVICE FOR DIGITALLY SIGNING DATA

PROCEDES ET DISPOSITIF PERMETTANT DE SIGNER DES DONNEES NUMERIQUEMENT

#### Patent Applicant/Patent Assignee:

- **ENCO-TONE LTD**  
P.O. Box 45094, 91450 Jerusalem; IL; IL(Residence); IL(Nationality); (For all designated states except: US)

#### Patent Applicant/Inventor:

- **LABATON Isaac J**  
P.O. Box 45094, 91450 Jerusalem; IL; IL(Residence); IL(Nationality); (Designated only for: US)

	Country	Number	Kind	Date
Patent	WO	200219590	A2-A3	20020307
Application	WO	20011B1974		20010827
Priorities	IL	138109		20000827

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,



DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,  
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,  
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,  
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,  
NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG,  
SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,  
US, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 10542

#### **Detailed Description:**

...with PKCS 47) with the token holder 115 identity and the verified locally entered data 220 which includes the transaction amount.

Once the credit card **holder** completes the credit card transaction procedure (i.e., **sends** back to the **merchant** the form), the **merchant** will **request** the credit card transaction **authorization** as usual. It should be appreciated that the present method is totally transparent to the **merchant**.

When the **transaction authorization request** arrives at the **credit card issuer**, the **issuer** will check if the credit card holder has sent the PKI Signed transaction authorization (i. e., for the exact amount). If the authorization has been...

16/3,K/9 (Item 2 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
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09052592 **Supplier Number:** 78919191 (USE FORMAT 7 FOR FULLTEXT)

**Defending online PAYMENTS.(credit card companies protect against online fraud)(Statistical Data Included)**

PUNCH, LINDA

Credit Card Management , v 14 , n 7 , p 42

Sept , 2001

**Language:** English **Record Type:** Fulltext

**Article Type:** Statistical Data Included

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 3409

-

...asking for a password, similar to a personal identification number-prompt at the point of sale. The cardholder authenticates himself by entering the password. The **issuing bank sends** a message back to the **merchant authorizing** the **transaction**. The **transaction** is processed within 10 to 15 seconds, "very similar to what **you** encounter as **you**'re checking out at a Safeway grocery store," Manassis says.

Once rolled out globally, Visa expects 3-D Secure to reduce Internet disputes by at...

26/3,K/11 (Item 1 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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07424552 **Supplier Number: 62200012 (USE FORMAT 7 FOR FULLTEXT)**

**Credit Card Alternatives Proposed For Online Payments:.(Industry Trend or Event)**

Hackett, John

Bank Technology News , v 14 , n 5 , p 34

May , 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1871

-

...large merchant. It could be an Avon or a Mary Kay or a Sears, for instance." However, Avivah Litan, an analyst at GartnerGroup, suggests that **both** consumers and merchants might be apathetic. "If consumers have to do anything special," she says, "debit cards over Internet will not fly well with them..."

...encryption must occur in a single secure device so that the PIN number is never passed "in the clear" (un-encrypted) from one device to **another**. "I go to a site and see the SafeTPay button. I click on it. We now take over the transaction and send a message down..."

...that information. The consumer keys in the PIN and the PIN Pad passes that DES encrypted number to the PC where the "SafeTPay software puts **two** more layers of encryption around all the payment transaction data" and then sends it to the secure SafeTPay server at a bank processor, without passing...

...says 'This is an ATM transaction,' they go out their back door to the ATM networks for approval, then hand it to us and we **send** the **merchant** a **transaction** number and **approval** code, plus an email." "And we send the **consumer** an email, saying 'you've just bought from XYZ', all of which takes seconds." SafeTPay will receive revenue in the form of "a small fee..."

...of the consumers using the machines to send them targeted advertisements, income from which the company hopes will eventually equal that of fees. Floppy alternative **Another** payment method that's a prospective alternative to credit cards is a floppy disk drive device being developed by UTM. Its UTM Machine-a modified...for consumers whose devices malfunction. And, Saville notes, the readers are highly sophisticated pieces of technology, with "security and encryption algorithms in them. With SafeTPay, **another** layer of support is required that doesn't exist today," she says. The UTM is getting interest on high, but it's not the first...

## B. Additional Resources Searched

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.

## II. Inventor Search Results from Dialog

**Dialog eLink:** [Order File History](#)

17/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013659353 *Drawing available*

WPI Acc no: 2003-755554/200371

XRPX Acc No: N2003-605379

**Detection method for unauthorized use of account, involves initiating remedial actions if duress personal identification number is received for account holder**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: **BROWN M W; DUTTA R; PAOLINI M A; SMITH N J**

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030144952	A1	20030731	US 200262366	A	20020131	200371	B

Priority Applications (no., kind, date): US 200262366 A 20020131

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030144952	A1	EN	14	3	

### **Alerting Abstract US A1**

NOVELTY - The method involves initiating remedial actions if the duress personal identification number is received. The personal identification number of an account holder is selected from a normal personal identification number and the duress personal identification number.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a computer program product; and
- B. a system for detecting unauthorized use of an account.

USE - Used for detecting the unauthorized use of an account e.g. debit account, personal account, business account.

ADVANTAGE - Enables immediately alerting the authorities of the crime in progress, without being detected by the perpetrator of the crime.

DESCRIPTION OF DRAWINGS - The figure shows the schematic diagram of the system that may be used to implement the detection method.

101 Card reader

102 Communications network

104 Modem

105 Authorization server

113 Memory

**Title Terms** /Index Terms/Additional Words: DETECT; METHOD; UNAUTHORISED; ACCOUNT; INITIATE; REMEDY; ACTION; PERSON; IDENTIFY; NUMBER; RECEIVE; HOLD

**ECLA:** G06Q-020/00K2B, G07G-003/00B

**US Classification, Current** Main: 705-040000

**US Classification, Issued:** 70540

File Segment: EPI;

DWPI Class: T01; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N02B1B; T01-S03; W01-A05B

**Dialog eLink:** [Order File History](#)

17/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013625109 *Drawing available*

WPI Acc no: 2003-720648/200368

XRPX Acc No: N2003-576124

**Authorities alerting method for credit card validation system, involves notifying authorities of suspected crime in progress, if confirmation code comprising duress code is received from vendor during card authorization**

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: **BROWN M W; DUTTA R; PAOLINI M A; SMITH N J**

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030141362	A1	20030731	US 200262347	A	20020131	200368	B
US 6685087	B2	20040203	US 200262347	A	20020131	200413	E

Priority Applications (no., kind, date): US 200262347 A 20020131

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030141362	A1	EN	8	2	

#### **Alerting Abstract US A1**

NOVELTY - A confirmation code including either a duress code or normal code, is received from a **vendor** along with **request for authorizing credit card**. The authorities of a suspected crime in progress, are notified, if the confirmation code includes the duress code.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. computer program product for alerting authorities during card authorization; and
2. authorities alerting system.

USE - For alerting authorities during authorization of transaction cards such as credit card, debit card, prepaid card.

ADVANTAGE - Notifies the vendor manager about the crime in progress at vendor's location, quickly, without alerting the suspect during fraudulent use of credit card.

DESCRIPTION OF DRAWINGS - The figure shows the flowchart for alerting authorities.

**Title Terms** /Index Terms/Additional Words: ALERT; METHOD; CREDIT; CARD; VALID; SYSTEM; NOTIFICATION; SUSPECT; CRIMINAL; PROGRESS; CONFIRM; CODE; COMPRISE; RECEIVE ; VENDING; AUTHORISE

**ECLA:** G06Q-010/00F2, G06Q-030/00C, G07F-007/08F4

**US Classification, Current Main:** 235-380000  
**US Classification, Issued:** 235380, 235380, 235382  
File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L01D

### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2009/UD=200971

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File 347:JAPIO Dec 1976-2009/Jul(Updated 091030)

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Set	Items	Description
S1	71319	(SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANDISER OR MERCHANDISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?)
S2	1001	S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)
S3	477	S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)
S4	47	S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S5	88	S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE)
S6	37	S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)
S7	3439	AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R? OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))
S8	1727776	IC=(G06F OR G06Q)
S9	0	S4 AND S6
S10	5	S4 AND S5
S11	2	S10 NOT AY>2002
S12	486	S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S13	27	S4 AND S12
S14	25	S13 NOT S11
S15	16	S14 NOT AY>2002
S16	5	S7 AND S2
S17	3	S16 AND S3

**Dialog eLink: Order File History**

11/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013576138 *Drawing available*

WPI Acc no: 2003-670659/200363

XRPX Acc No: N2003-535490

**Communication network online purchase and payment making system, has merchant with interface to sell item and solution server acts as intermediate between client and merchant, and being clients agent before merchant**

Patent Assignee: PEREYRA J (PERE-I)

Inventor: PEREYRA J

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030120608	A1	20030626	US 200129896	A	20011221	200363	B

Priority Applications (no., kind, date): US 200129896 A 20011221

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030120608	A1	EN	24	8	

**Alerting Abstract US A1**

NOVELTY - The system has a communication device for switching between entities attached to a network. A merchant server has an interface to sell an item, and a Clint device with browser software and devices to review the item and to initiate a purchase transaction. A solution server communicates with the network and acts as an intermediate between the client and the merchant, and being a clients agent before the merchant.

USE - Used for making secure online purchases and payments over a communication network.

ADVANTAGE - The solution server acts as a fraud inhibitor for both online and physical transactions, thereby increasing security levels and reducing fraud.

DESCRIPTION OF DRAWINGS - The drawing shows a flow chart of the steps involved to establish a session between the solution server and the user.

**Title Terms /Index Terms/Additional Words:** COMMUNICATE; NETWORK; PURCHASE; PAY; SYSTEM; MERCHANT; INTERFACE; SELL; ITEM; SOLUTION; SERVE; ACT; INTERMEDIATE; CLIENT ; AGENT

**ECLA:** G06Q-030/00C

**US Classification, Current Main:** 705-064000

**US Classification, Issued:** 70564

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T01-N03A1



**Dialog eLink:** [Order File History](#)

11/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009814857 *Drawing available*

WPI Acc no: 2000-105180/200009

Related WPI Acc No: 2002-402255

XRPX Acc No: N2000-080807

**Credit card billing method for retailing goods**

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: LOEB M R; WALKER J S

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6006205	A	19991221	US 1997807454	A	19970228	200009	B

Priority Applications (no., kind, date): US 1997807454 A 19970228

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6006205	A	EN	20	11		

**Alerting Abstract US A**

NOVELTY - A **credit card issuer** (40) receives an **authorization request** from a **merchant** (20) to allocate block of credit in account of customer (10) for a total purchasing cost, and **sends** an **authorization** code to the **merchant** in response. The **credit card issuer** issues an account statement that contains separate listing of different purchased items with corresponding charge request.

DESCRIPTION - Product descriptors associated with each of the items are printed in the account statement. Each of the charge request received from the merchant contains an account identifier, purchase price of item and a merchant identifier.

An INDEPENDENT CLAIM is also included for the credit card filing system.

USE - For retailing goods.

ADVANTAGE - Since the bill issued to the customer contains price of each item separately, the customer can cancel only a particular item, hence cancellation of overall order is minimized and therefore sales is not reduced.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of a communication network for interconnecting various parties participating in retailing transaction.

10 Customer

20 Merchant

40 Credit card issuer

**Title Terms** /Index Terms/Additional Words: CREDIT; CARD; BILL; METHOD; RETAIL; GOODS

**ECLA:** G06Q-020/00K2B, G06Q-020/00K3C

**US Classification, Current** Main: 705-034000; Secondary: 235-375000, 235-380000, 705-030000

**US Classification, Issued:** 70534, 70530, 235380, 235375

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A1; T01-J05A2; T05-H02C3; T05-L02

**Dialog eLink:** [Order File History](#)

15/5/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013900439 *Drawing available*  
WPI Acc no: 2004-079825/200408  
XRPX Acc No: N2004-063762

**Transaction authorization method for electronic-commerce application, involves authenticating consumer, merchant and transaction details, and then requesting authorization of transaction from processor**

Patent Assignee: ZIX CORP (ZIXZ-N)

Inventor: COOK D P; LIU G G

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6675153	B1	20040106	US 1999142575	P	19990706	200408	B
			US 1999374073	A	19990812		

Priority Applications (no., kind, date): US 1999142575 P 19990706; US 1999374073 A 19990812

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6675153	B1	EN	20	5	Related to Provisional US 1999142575

#### Alerting Abstract US B1

NOVELTY - A charge slip (114) including unique transaction data, is displayed to consumer (110), when consumer payment information is registered at a payment server (105). The charge slip digitally signed by the consumer is encrypted with server key. After encrypted slip is digitally signed by a merchant, the server authenticates **consumer, merchant** and transaction details, and **requests authorization** of transaction from a processor (104).

DESCRIPTION - An INDEPENDENT CLAIM is also included for transaction authorizing apparatus.

USE - For authorizing transaction for e-commerce application.

ADVANTAGE - Allows consumers to authorize transaction in secure, private and convenient manner for purchase of goods and services over Internet.

DESCRIPTION OF DRAWINGS - The figure shows a structure of Internet payment authorization system.

100 authorization system

102 secure data center

104 processor

105 payment server

110 consumer

114 charge slip

**Title Terms** /Index Terms/Additional Words: TRANSACTION; AUTHORISE; METHOD; ELECTRONIC; APPLY; AUTHENTICITY; CONSUME; MERCHANT; DETAIL; REQUEST; PROCESSOR

**ECLA:** G06Q-020/00K1, G06Q-020/00K2B

**US Classification, Issued:** 70574, 70564, 70567, 70575, 70576, 713156, 713150, 713155

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-N01A1; T01-N01A2A; T05-L02

#### Dialog eLink: Order File History

15/5/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013593581 *Drawing available*  
WPI Acc no: 2003-688473/200365  
Related WPI Acc No: 2007-699742  
XRPX Acc No: N2003-550055

**On-line payment making method for on-line electronic commerce transactions, involves providing trusted third party service to authenticate payer and authorize proposed payment in single integrated process**

Patent Assignee: FISHER D C (FISH-I); LO K (LOKK-I)

Inventor: FISHER D C; LO K

Patent Family ( 2 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030126094	A1	20030703	US 2001304819	P	20010711	200365	B
			US 200266174	A	20020129		
US 7225156	B2	20070529	US 200266174	A	20020129	200736	E

Priority Applications (no., kind, date): US 2001304819 P 20010711; US 200266174 A 20020129

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030126094	A1	EN	48	21	Related to Provisional	US 2001304819

#### Alerting Abstract US A1

NOVELTY - The method involves making a merchant (102) accept a proposed payment in the form of an account number from a **payer** (100). The **merchant** is made to **request an authorization** for the proposed **payment** from an **acquiring bank** (112). A trusted third party service is provided to authenticate the payer and authorize the proposed payment in a single integrated process conducted without the involvement of the merchant.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. a computer-readable medium;
- B. a computer server; and
- C. a dynamic payment system.

USE - For on-line electronic commerce transactions.

ADVANTAGE - Improves privacy, anonymity, security and control of cardholders over their private financial and personal information in making on-line payments in an on-line transaction over a network.

DESCRIPTION OF DRAWINGS - The figure shows the process flow diagram of transaction.

100 Payer

102 Merchant

112 Acquiring bank

**Title Terms** /Index Terms/Additional Words: LINE; PAY; METHOD; ELECTRONIC; TRANSACTION; THIRD; PARTY; SERVICE; AUTHENTICITY; AUTHORISE; PROPOSED; SINGLE; INTEGRATE ; PROCESS

**ECLA:** G06Q-020/00K1, G06Q-020/00K2B

**US Classification, Current** Main: 705-050000, 705-075000; Secondary: 235-379000, 705-039000, 705-042000 , 705-075000, 709-217000

**US Classification, Issued:** 70575, 70550, 70575, 70539, 70542, 709217, 235379

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H01C2; T01-J12C; T01-N01A1; T01-N01A2A; T01-N02B1; T01-S03; T05-L02; W01-A05B

**Dialog eLink: [Order File History](#)**

15/5/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012911892 *Drawing available*

WPI Acc no: 2002-425964/200245

XRPX Acc No: N2002-334957

**On-line/mobile transaction conduction method involves comparing cardholder identity authentication information with that stored in issuing bank computer, by third party authorizer computer**

Patent Assignee: TRINTECH LTD (TRIN-N)

Inventor: BURNE G; BYRNE P; SCOTT S D; THOMPSON M

Patent Family ( 3 patents, 93 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2002025495	A1	20020328	WO 2000US25852	A	20000921	200245	B
AU 200077066	A	20020402	AU 200077066	A	20000921	200252	E
			WO 2000US25852	A	20000921		
EP 1334440	A1	20030813	EP 2000966777	A	20000921	200355	E
			WO 2000US25852	A	20000921		

Priority Applications (no., kind, date): WO 2000US25852 A 20000921

**Alerting Abstract WO A1**

NOVELTY - The cardholder identity authentication information from the card holder is compared with information stored in issuing bank computer (100). The cardholder purchase transaction authentication information is also used to authenticate cardholder identity by a third party authorizer computer (112) and the confirmation of cardholder identity is transmitted to the merchant computer (120).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. On-line/mobile transaction conduction system;
- B. Computer readable medium storing instruction codes for cardholder identity authentication

USE - For conducting secure on-line/mobile transactions by e-commerce or m-commerce, using cardholder authentication.

ADVANTAGE - Works entirely within the existing infrastructure created over the years to handle credit card payment transactions. Allows the credit card issuing bank to contract out the responsibility for authenticating the cardholder to an independent third party, thereby relieving the bank of the need to install the cardholder authentication software on its own computers.

DESCRIPTION OF DRAWINGS - The figure shows a schematic block diagram of the on-line transaction system.

100 Issuing bank customer

112 Third party authorizer computer

120 Merchant computer

**Title Terms** /Index Terms/Additional Words: LINE; MOBILE; TRANSACTION; CONDUCTING; METHOD;  
COMPARE; IDENTIFY; AUTHENTICITY; INFORMATION; STORAGE; ISSUE; BANK; COMPUTER; THIRD;  
PARTY

ECLA: G06Q-020/00K2B, G06Q-020/00K3B, G07F-007/08F4, G07F-007/10D4E2, G07F-007/10D6K  
File Segment: EPI;  
DWPI Class: T01; T05  
Manual Codes (EPI/S-X): T01-N01A1; T01-S03; T05-L02

**Dialog eLink:** [Order File History](#)

15/5/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012890458 *Drawing available*

WPI Acc no: 2002-749922/200281

XRPX Acc No: N2002-590599

**Financial transaction authorization method involves transmitting payment message including vendor ID and payment amount from customer's wireless device to authorizing entity**

Patent Assignee: BAGOREN S I (BAGO-I); OZULKULU E S (OZUL-I); SERBETCIOGLU B S (SERB-I); TELENITY ILETISIM SISTEMLERI AS (TELE-N)

Inventor: BAGOREN S I; OZULKULU E S; SERBETCIOGLU B S

Patent Family ( 4 patents, 92 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020116329	A1	20020822	US 2001789077	A	20010220	200281	B
WO 2002082393	A2	20021017	WO 2002IB1931	A	20020214	200281	E
EP 1393271	A2	20040303	EP 2002733078	A	20020214	200417	E
			WO 2002IB1931	A	20020214		
AU 2002304304	A1	20021021	AU 2002304304	A	20020214	200433	E

Priority Applications (no., kind, date): US 2001789077 A 20010220

**Alerting Abstract** US A1

NOVELTY - A payment message including a vendor ID which does not require pre-authorization by the customer (12) and payment amount, is transmitted to an authorizing entity (16) from a **customer's** wireless device. The **authorizing** entity **transmits** a payment **authorization** to a **vendor** (10), after processing the payment message.

DESCRIPTION - An INDEPENDENT CLAIM is included for financial transaction authorization system.

USE - For authorizing financial transactions such as credit/debit account transactions between vendor and customer using wireless device such as cellular telephone, PDA, pager.

ADVANTAGE - The security of credit/debit account transactions is improved and hence privacy of the customer is enhanced.

DESCRIPTION OF DRAWINGS - The figure explains the financial transaction authorization method.

10 Vendor

12 Customer

16 Authorizing entity

**Title Terms** /Index Terms/Additional Words: FINANCIAL; TRANSACTION; AUTHORISE; METHOD; TRANSMIT; PAY; MESSAGE; VENDING; ID; AMOUNT; CUSTOMER; WIRELESS; DEVICE; ENTITY

ECLA: G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K5, G06Q-020/00K6C

US Classification, Current Main: 705-039000

US Classification, Issued: 70539

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-C03C; T01-M06A1A; T01-N01A1; T01-N02B1B; T05-L01D; T05-L02; W01-A; W01-A05B; W01-B05A; W01-C01D

**Dialog eLink:** [Order File History](#)

15/5/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012816595 *Drawing available*

WPI Acc no: 2002-674056/200272

XRPX Acc No: N2002-532972

**Transaction and logistics integrated management system for e-commerce, provides ID tag to merchant subsystem at point of delivery for verification of credit card purchase**

Patent Assignee: CQR TECHNOLOGIES LTD (CQRT-N)

Inventor: BOURNAT J; BOURNAT M; BOURNAT M C

Patent Family ( 4 patents, 98 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020103767	A1	20020801	US 2000257748	P	20001222	200272	B
			US 200126349	A	20011223		
WO 2002089076	A2	20021107	WO 20011B2909	A	20011223	200274	E
AU 2001297801	A1	20021111	AU 2001297801	A	20011223	200433	E
AU 2001297801	A8	20051020	AU 2001297801	A	20011223	200615	E

Priority Applications (no., kind, date): US 2000257748 P 20001222; US 200126349 A 20011223; US 2001342221 P 20011223

#### **Alerting Abstract US A1**

NOVELTY - A customer (100) ordering subsystem makes credit card purchases with merchants (110). An authorization for credit card purchase issued by a credit card issuer processing subsystem, is provided to a merchant subsystem. An ID tag for the purchase is provided by a carrier verification and delivery system to the merchant subsystem at the point of delivery for verification of the credit card purchase.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. TALISMAN method;
2. TALISMAN apparatus; and
3. Computer program for electronic transactions.

USE - TALISMAN used for e-commerce and for purchase of goods by telephone and e-mail.

ADVANTAGE - The system provides secure credit card payment and verified transaction delivery. The merchants and the credit card companies can verify delivery and can significantly reduce fraudulent consumer claims, diminishing cost of charge-backs.

DESCRIPTION OF DRAWINGS - The figure shows an illustration of the TALISMAN method.

100 Customer

110 Merchant

**Title Terms /Index Terms/Additional Words:** TRANSACTION; LOGISTIC; INTEGRATE; MANAGEMENT ; SYSTEM; ID; TAG; MERCHANT; SUBSYSTEM; POINT; DELIVER; VERIFICATION; CREDIT; CARD; PURCHASE

**ECLA:** G06Q-020/00K2B, G06Q-020/00K3B, G06Q-020/00K4C, G06Q-030/00B

**US Classification, Current Main:** 705-075000

**US Classification, Issued:** 70575

File Segment: EPI;

DWPI Class: T01; T05; W02; W06

Manual Codes (EPI/S-X): T01-N01A2E; T05-G02B1A; T05-H05C; T05-L02; W02-G05B; W06-A04B5E

**Dialog eLink:** [Order File History](#)

15/5/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012459826 *Drawing available*

WPI Acc no: 2002-405826/200244

XRPX Acc No: N2002-318690

**Computer program product for enabling smart card usage for internet commerce, adds authentication authorization information payment message corresponding to transaction**

Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: LINEHAN M H; RINEHAN M H

Patent Family ( 5 patents, 4 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 200161882	A	20020307	AU 200161882	A	20010817	200244	B
CN 1340784	A	20020320	CN 2001125140	A	20010830	200246	E
TW 591459	A	20040611	TW 2001119187	A	20010806	200506	E
CN 1193313	C	20050316	CN 2001125140	A	20010830	200634	E
US 7103575	B1	20060905	US 2000653078	A	20000831	200660	E

Priority Applications (no., kind, date): US 2000653078 A 20000831

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
AU 200161882	A	EN	66	7	
TW 591459	A	ZH			

**Alerting Abstract AU A**

NOVELTY - An authentication authorization for the transaction is obtained directly from the issuer of the smart card (200) through the consumer device and verified. The authorization information is added to the payment message corresponding to the transaction and sent from the consumer device to the merchant (225).

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. System for enabling use of smart cards by consumer devices;
- B. Method for enabling use of smart cards by consumer devices;
- C. Method for using smart cards to perform trusted transaction

USE - For enabling usage of smart cards by consumer devices such as personal computer (PC), set-top boxes used for cable or satellite television access, video phones, cellular phones and personal digital assistant (PDA) in networking environment for internet commerce.

ADVANTAGE - Reduces the exposure of the consumer's account number which reduces the potential for theft by unscrupulous employees working at the merchant location by sending the **authorization** information along with the **payment** message to **the merchant**. **The authorization** simplifies the payment protocol and permits much of the **consumer** function to be operated remotely by the issuing bank. Increases efficiency of authorizing smart card transactions for internet on-line shopping by directly connecting the consumers to the smart card issuer.

DESCRIPTION OF DRAWINGS - The figure shows the integration of EMV and 4-party protocol environment.

200 Smart card

225 Merchant

**Title Terms** /Index Terms/Additional Words: COMPUTER; PROGRAM; PRODUCT; ENABLE; SMART; CARD; ADD; AUTHENTICITY; AUTHORISE; INFORMATION; PAY; MESSAGE; CORRESPOND; TRANSACTION

**ECLA:** G06Q-020/00K3B, G06Q-020/00K6A

**US Classification, Issued:** 70564, 70544, 70526, 235379, 235380

File Segment: EPI;

DWPI Class: T01; T05; W01; W03

Manual Codes (EPI/S-X): T01-H01B3A; T01-N01A1; T01-N02A3A; T01-N02B1B; T01-S02; T05-H02C5C; T05-L02 ; W01-A05B; W03-A16C3C

**Dialog eLink:** [Order File History](#)

15/5/8 (Item 8 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011200383 *Drawing available*

WPI Acc no: 2002-138784/200218

XRPX Acc No: N2002-104543

**Credit card transactions facilitating method, involves verifying temporary authorization number by using shared secret information and information regarding transaction**

Patent Assignee: BELLOVIN S M (BELL-I); KORN J (KORN-I); KRISHNAMURTHY B (KRIS-I)

Inventor: BELLOVIN S M; KORN J; KRISHNAMURTHY B

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010056409	A1	20011227	US 2000204335	P	20000515	200218	B
			US 2001855908	A	20010515		

Priority Applications (no., kind, date): US 2000204335 P 20000515; US 2001855908 A 20010515

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010056409	A1	EN	9	4	Related to Provisional	US 2000204335

**Alerting Abstract** US A1

NOVELTY - A transaction authorization number and an information regarding the transaction are received from a merchant desiring to receive authorization for a transaction with a user having an account with a credit card user. A secret information



shared with a transaction authorization number generator utilized by the user is retrieved.  
 DESCRIPTION - The temporary authorization number is verified by using the shared secret information and information regarding the transaction.  
 USE - For facilitating credit card transactions over telecommunication network.  
 ADVANTAGE - Reduces risk of misuse of user's credit card number while avoiding having to securely contact and authenticate with a card-issuer before each transaction in an online manner.  
 DESCRIPTION OF DRAWINGS - The figure is an abstract diagram of a credit card transaction.

**Title Terms /Index Terms/Additional Words:** CREDIT; CARD; TRANSACTION; FACILITATE; METHOD; VERIFICATION; TEMPORARY; NUMBER; SHARE; SECRET; INFORMATION

**ECLA:** G06Q-020/00K2B  
**US Classification, Current Main:** 705-064000  
**US Classification, Issued:** 70564  
 File Segment: EPI;  
 DWPI Class: T01; T05; W01  
 Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N02B1B; T01-S03; T05-L02; W01-A05A

**Dialog eLink:** [Order File History](#)  
 15/5/9 (Item 9 from file: 350)  
 DIALOG(R)File 350: Derwent WPIX  
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0011167609 *Drawing available*  
 WPI Acc no: 2002-105155/200214  
 XRPX Acc No: N2002-078182

**Fault tolerant goods purchase method for e-commerce using Internet, involves transmitting message containing encryption key to customer, based on received SET purchase request message and authorization request message**

Patent Assignee: CAMP L J (CAMP-I); SIRBU M (SIRB-I)

Inventor: CAMP L J; SIRBU M

Patent Family ( 1 patents, 1 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6317729	B1	20011113	US 199742813	P	19970408	200214	B
			US 199855975	A	19980407		

Priority Applications (no., kind, date): US 199742813 P 19970408; US 199855975 A 19980407

#### **Alerting Abstract** US B1

**NOVELTY** - A goods delivery request is transmitted to a merchant using non-secure electronic transactions (SET) protocol message, related to which merchant signed encrypted invoice and goods is sent to the customer. A SET authorization request message indicating key and transaction data is sent from the merchant to an acquirer gateway. A message containing encryption key is sent to the customer, based on received and authorization request messages.

**USE** - For electronic-commerce transaction using Internet.

**ADVANTAGE** - Maintains consistency with the SET standard due to two-sided and one-sided certified delivery process.

Provides certified goods delivery, with minimum alterations.

**DESCRIPTION OF DRAWINGS** - The figure shows the functional block diagram of SET with certified delivery.

**Title Terms /Index Terms/Additional Words:** FAULT; TOLERATE; GOODS; PURCHASE; METHOD; TRANSMIT; MESSAGE; CONTAIN; ENCRYPTION; KEY; CUSTOMER; BASED; RECEIVE; SET; REQUEST

**ECLA:** G06Q-020/00K2B, G06Q-020/00K3B, G06Q-030/00C

**US Classification, Current Main:** 705-079000; Secondary: 705-016000, 705-026000

**US Classification, Issued:** 70579, 70526, 70516

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T01-N01A2A; T01-N02B1B; T05-L02

**Dialog eLink:** [Order File History](#)

15/5/12 (Item 12 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010839040 *Drawing available*

WPI Acc no: 2001-457029/200149

XRPX Acc No: N2001-338750

**Secure transfer method for payments transfer over network sales system on receipt of payment request from merchant computer card issuer computer consults transaction identification information to confirm payment has been made**

Patent Assignee: TRINTECH LTD (TRIN-N)

Inventor: BRAHMBHATT B; HAMILTON C J; WELLS L K

Patent Family ( 4 patents, 89 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001022374	A1	20010329	WO 2000IE101	A	20000907	200149	B
AU 200070357	A	20010424	AU 200070357	A	20000907	200149	E
EP 1087350	A1	20010328	EP 1999650088	A	19990922	200149	E
EP 1214696	A1	20020619	EP 2000958954	A	20000907	200240	E
			WO 2000IE101	A	20000907		

Priority Applications (no., kind, date): EP 1999650088 A 19990922; US 2000200672 P 20000428; US 2000567975 A 20000510

#### **Alerting Abstract WO A1**

NOVELTY - Method establishes authorization and stores transaction identification information and on receipt of payment request from merchant payment acquirer computer, card issuer computer consults transaction identification information to confirm payment has been made. The card issuer computer causes an appropriate payment to be made to the merchant payment acquirer computer.

DESCRIPTION - Independent claims describe a method for a card issuer to control the flow of information to a card holder and a message based sales system.

USE - As a method for the secure transfer of payments over a network sales system.

ADVANTAGE - Provides a secure transfer of payment and related purchase information over a network sales system for a payment card transaction.

DESCRIPTION OF DRAWINGS - The drawing shows a broad outline of the e-commerce network.

4 the card holder computer

4a the card holder

**Title Terms /Index Terms/Additional Words:** SECURE; TRANSFER; METHOD; NETWORK; SALE; SYSTEM; RECEIPT; PAY; REQUEST; MERCHANT; COMPUTER; CARD; ISSUE; TRANSACTION ; IDENTIFY;

INFORMATION; CONFIRM; MADE

**ECLA:** G06Q-020/00K1, G06Q-020/00K2B, G06Q-020/00K3A, G06Q-020/00K4P, G07F-007/08C6

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J12C; T05-L02; W01-A05; W01-C05B3C

**Dialog eLink:** Order File History

15/5/13 (Item 13 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010479853 *Drawing available*

WPI Acc no: 2001-080031/200109

XRPX Acc No: N2001-060979

**Account authorization method in network environment, involves authorizing requested transaction relative to each specified transaction parameter**

Patent Assignee: BURKE B (BURK-I); GE CAPITAL FINANCIAL INC (GENE); WATSON C J (WATS-I)

Inventor: BURKE B; WATSON C J

Patent Family ( 4 patents, 3 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2000057374	A1	20000928	WO 2000US7975	A	20000324	200109	B
GB 2353390	A	20010221	WO 2000US7975	A	20000324	200112	E
			GB 200028740	A	20001124		
US 6226624	B1	20010501	US 1997957419	A	19971024	200126	E
			US 1999276289	A	19990324		
GB 2353390	B	20031112	WO 2000US7975	A	20000324	200375	E
			GB 200028740	A	20001124		

Priority Applications (no., kind, date): US 1997957419 A 19971024; US 1999276289 A 19990324

#### **Alerting Abstract WO A1**

NOVELTY - An account is established between network user and account issuer, which imposes pre-authorization transaction designator for denoting a portion of account transaction and which require individual pre-authorization. The account is pre-authorized by network, upon designator. The requested transaction is authorized relative to each specified transaction parameter.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- A. account authorization system;
- B. account authorization program

USE - In network environment, for pre-authorization of financial transactions e.g. individual account remote transactions.

ADVANTAGE - Enables account manager to create transaction authorization parameters without reinitiating account establishing procedures. Prevents fraudulent successive transaction using account number of user once it is divulged to a merchant. Enables facilitating an audit or record reconciliation from pre-authorized transaction through billing of account to

inform an account manager about the completion of pre-authorized transaction.

DESCRIPTION OF DRAWINGS - The figure shows the flow diagram showing account authorization method.

**Title Terms /Index Terms/Additional Words:** ACCOUNT; METHOD; NETWORK; ENVIRONMENT; REQUEST; TRANSACTION; RELATIVE; SPECIFIED; PARAMETER

**ECLA:** G06Q-020/00, G06Q-020/00K2B, G06Q-040/00A, G07F-007/08F4

**US Classification, Current** Main: 705-044000; Secondary: 705-002000, 705-038000

**US Classification, Issued:** 70544, 7052, 70538

File Segment: EPI;

DWPI Class: T05; W01

Manual Codes (EPI/S-X): T05-L02; T05-L03C5; W01-C05B2

**Dialog eLink:** [Order File History](#)

15/5/14 (Item 14 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009378347 *Drawing available*

WPI Acc no: 1999-313041/199926

XRPX Acc No: N1999-233818

**Pre-authorization method for accounts managed by account manager**

Patent Assignee: GE CAPITAL (GENE); GE CAPITAL FINANCIAL INC (GENE)

Inventor: WATSON C

Patent Family ( 5 patents, 81 countries )							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999022291	A1	19990506	WO 1998US22301	A	19981021	199926	B
AU 199911937	A	19990517	AU 199911937	A	19981021	199939	E
US 5991750	A	19991123	US 1997957419	A	19971024	200002	E
GB 2345999	A	20000726	WO 1998US22301	A	19981021	200037	E
			GB 20009748	A	20000419		
GB 2345999	B	20010704	WO 1998US22301	A	19981021	200138	E
			GB 20009748	A	20000419		

Priority Applications (no., kind, date): US 1997957419 A 19971024

**Alerting Abstract WO A1**

NOVELTY - In initially establishing an account for a user, an account manager (202) defines authorization limits. These include areas where pre-authorization is required. When a user requires pre-authorization a request (220) is made to the account manager. The manager determines (222) acceptable limits and remotely (224), e.g. via the Internet, advises the authorizing system. When the transaction appears it is recorded for presentation on a bill along with a supplied identity number.

USE - Authorizations on transaction cards

ADVANTAGE - Provides manager with ability to dynamically input authorizations and uniquely track specified transactions.

DESCRIPTION OF DRAWINGS - Authorization process

202 Account manager

204 Account user

216 Account establishment  
220 Pre-authorization request  
222-226 Pre-authorization approval and input  
228 Acceptance of pre-authorized payment

**Title Terms /Index Terms/Additional Words:** PRE; METHOD; ACCOUNT; MANAGE

**ECLA:** G06Q-020/00, G06Q-020/00K2B, G06Q-040/00A, G07F-007/08F4

**US Classification, Current Main:** 705-044000; Secondary: 705-002000, 705-038000

**US Classification, Issued:** 70544, 7052, 70538

File Segment: EPI;

DWPI Class: T01; T04; T05; W01

Manual Codes (EPI/S-X): T01-C; T01-J05A1; T04-C; T05-H02C3; T05-L02; W01-C05B3C

## B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200945

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File 349:PCT FULLTEXT 1979-2009/UB=20091029|UT=20091022

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Set	Items	Description
S1	66376	(SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANDISER OR MERCHANDISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?)
S2	1828	S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)
S3	797	S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)
S4	141	S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S5	236	S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE)
S6	63	S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S7            773    S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S8            2491    AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R? OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9            255472    IC=(G06F OR G06Q)

S10            2    S4 (S) S6

S11            1    S10 NOT AY>2002

S12            37    S4 (S) S7

S13            35    S12 NOT S10

S14            15    S13 NOT AY>2002

S15            15    IDPAT (sorted in duplicate/non-duplicate order)

S16            15    IDPAT (primary/non-duplicate records only)

S17            2    S8 AND S3

**Dialog eLink: Order File History**

16/3K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01261508

**A method for the secure transfer of payments**

Verfahren für gesichertes Überweisen von Zahlungen

Methode pour transferts de paiement sécurisés

**Patent Assignee:**

- **TRINTECH LIMITED;** (886461)  
South County Business Park, Leopardstown; Dublin 18; (IE)  
(Applicant designated States: all)

**Inventor:**

- **Hamilton, Christopher John**  
1724 Ben Crenshaw, Austin Way; Texas 78746; (US)
- **Wells, Lisa Kay**  
4903 Whispering Valley Drive; Austin, TX 78727; (US)
- **Brahmbhatt, Bhagwat c/o Trintech Group**  
2755 Campus Drive, Suite 220; San Mateo, CA 94403-2590; (US)

**Legal Representative:**

- **Schutte, Gearoid (74261)**  
Cruickshank & Co., 1 Holles Street; Dublin 2; (IE)

	Country	Number	Kind	Date	
Patent	EP	1087350	A1	20010328	(Basic)
Application	EP	99650088		19990922	

**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** G07F-019/00; G07F-007/08; G06F-017/60 **Abstract Word Count:** 142

**NOTE:** 1

**NOTE:** Figure number on first page: 1

Legal Status Type	Pub. Date	Kind	Text
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**Language** Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	200113	961
SPEC A		(English)	200113	6028
Total Word Count (Document A) 6989				
Total Word Count (Document B) 0				
Total Word Count (All Documents) 6989				

**Specification:** ...to reconcile the payment card statement if the card holder does not reconcile his or her payment card on the computer.

Once the relevant card **holder** information is provided to the **merchant's** computer, a credit **authorisation request** can be placed with the **merchant's** **payment card acquirer** or processor. It should be noted that transmission of the request is not restricted to networks, Internet or otherwise, and can include many traditional physical...

**Dialog eLink:** [Order File History](#)

16/3K/2 (Item 2 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01179465

**Method and system for performing a bankcard transaction**

Verfahren und System zum Durchföhren einer Bankkartentransaktion

Methode et systeme pour executer une transaction avec cartes bancaires

**Patent Assignee:**

- **CITIBANK, N.A.;** (1570360)  
399 Park Avenue; New York, New York 10043; (US)  
(Applicant designated States: all)

**Inventor:**

- **Schutzer, Dan**  
8 Whig Road Scarsdale,; New York 10583; (US)
- **Slater, Alan**  
10, Jefferson Road; East Brunswick, New Jersey 08816; (US)
- **Cirillo, Thomas**  
155 Stanwich Road; Greenwich, Connecticut 06830; (US)
- **Derodes, Robert**  
252 Smokerise Trace; Peachtree City, Georgia 30269; (US)
- **Dancanet, Lucien**  
7723 Emerson Avenue; Los Angeles, California 90045; (US)

**Legal Representative:**

- **Johansson, Lars E. et al (23214)**  
Hynell Patenttjanst AB Patron Carls Vag 2; 683 40 Hagfors/Uddeholm; (SE)

	Country	Number	Kind	Date	
Patent	EP	1028401	A2	20000816	(Basic)
	EP	1028401	A3	20030625	
Application	EP	2000200448		20000210	
Priorities	US	119818	P	19990212	
	US	144927	P	19990721	

**Designated States:**AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;**Extended Designated States:**

AL; LT; LV; MK; RO; SI;



**International Patent Class (V7):** G07F-019/00; G07F-007/08; G06F-017/60; G07F-007/10**Abstract Word Count:** 115

**NOTE:** 1

**NOTE:** Figure number on first page: 1

Legal Status	Type	Pub. Date	Kind	Text
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**Language** Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	200033	1902
SPEC A		(English)	200033	7203
Total Word Count (Document A) 9105				
Total Word Count (Document B) 0				
Total Word Count (All Documents) 9105				

**Specification:** ...used in a transaction by the transaction card user in place of the transaction card user's transaction card number. For example, the transaction card **user** sends the anonymous card number to the **merchant**, which in turn **sends** it to the **merchant'** bank with a **request** for **authorization**. The **merchant's** bank **sends** the anonymous card number over the card association network to the transaction card issuer. The transaction card issuer's authorization processor receives the anonymous card number linked with the **transaction** card number and **sends an authorization** back to the **merchant** via the **card association** network and the merchant's bank.

In another embodiment of the present invention, the anonymous or alternate card number is used in a transaction by...

**Dialog eLink:** [Order File History](#)

16/3K/3 (Item 3 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00819032

#### **Secure user certification for electronic commerce employing value metering system**

Sichere Benutzerbeglaubigung für elektronischen Handel unter Verwendung eines Wertezahlersystems

Certification securisée d'un utilisateur pour le commerce électronique utilisant un système compteur de valeur

#### **Patent Assignee:**

- **PITNEY BOWES INC.;** (244957)  
World Headquarters, One Elmcroft Road; Stamford, Connecticut 06926-0700; (US)  
(Proprietor designated states: all)

#### **Inventor:**

- **Cordery, Robert A.**  
11 1/2 Jeanette Street; Danbury, Connecticut 06811; (US)

- **Lee, David K.**  
12 Alpine Road; Monroe, Connecticut 06468; (US)
- **Pintsov, Leon A.**  
365 Mountain Road; W. Hartford, Connecticut 06107; (US)
- **Ryan, Frederick W., Jr.**  
4 Naples Lane; Oxford, Connecticut 06478; (US)
- **Weiant, Monroe A., Jr.**  
249 Putting Green Road; Trumbull, Connecticut 06611; (US)

**Legal Representative:**

- **Avery, Stephen John et al (47695)**  
Hoffmann Eitle, Patent- und Rechtsanwälte, Arabellastrasse 4; 81925 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	762692	A2	19970312	(Basic)
	EP	762692	A3	20000119	
	EP	762692	B1	20050720	
Application	EP	96113397		19960821	
Priorities	US	518404		19950821	

**Designated States:**

DE; FR; GB;

**International Patent Class (V7):** H04L-009/32; G07B-017/04

**Abstract Word Count:** 151

**NOTE:** 2

**NOTE:** Figure number on first page: 2

Legal Status	Type	Pub. Date	Kind	Text
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**Language** Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	EPAB97	1202
SPEC A		(English)	EPAB97	5066
CLAIMS B		(English)	200529	1730
CLAIMS B		(German)	200529	1743
CLAIMS B		(French)	200529	1997
SPEC B		(English)	200529	5568
Total Word Count (Document A) 6269				
Total Word Count (Document B) 11038				

Fulltext Availability	Available Text	Language	Update	Word Count
Total Word Count (All Documents) 17307				

**Specification:** ...to the party who provided the credit to the user of the postage and certificate meter subsystem 218. This is evidence of authorization by the **user** and authorizes the **issuer** of credit to pay the **merchant**. This constitutes the proof of **request of payment** and constitutes an **authorization** by the **user** to have **payment** issued to the merchant. While the present invention has been disclosed and described with reference to the disclosed embodiments thereof, it will be apparent, as...

**Specification:** ...to the party who provided the credit to the user of the postage and certificate meter subsystem 218. This is evidence of authorization by the **user** and authorizes the **issuer** of credit to pay the **merchant**. This constitutes the proof of **request of payment** and constitutes an **authorization** by the **user** to have **payment** issued to the merchant. While the present invention has been disclosed and described with reference to the disclosed embodiments thereof, it will be apparent, as...

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16/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01008717

# ONE-TIME CREDIT CARD NUMBER GENERATOR AND SINGLE ROUND-TRIP AUTHENTICATION GENEREATEUR DE NUMERO DE CARTE DE CREDIT UNIQUE ET AUTHENTIFICATION ALLER-RETOUR UNIQUE

## Patent Applicant/Patent Assignee:

- **ARCOT SYSTEMS INC**  
3200 Patrick Henry Drive, Suite 200, Santa Clara, CA 95054-1816; US; US(Residence); US(Nationality)

## Inventor(s):

- **RAJASEKARAN Sanguthevar**  
2260 Homestead Court, Apt. 209, Los Altos, CA 94024; US
- **VARADARAJAN Rammohan**  
11674 Seven Springs Drive, Cupertino, CA 95014; US

## Legal Representative:

- **ALBERT Philip H(et al)(agent)**  
Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834; US;

	Country	Number	Kind	Date
Patent	WO	200338719	A1	20030508
Application	WO	2002US34503		20021025
Priorities	US	20013847		20011031

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB,  
 BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU,  
 CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model),  
 EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR,  
 HU, ID, IL, IN, IS, JP, KE, KG, KP, KR,  
 KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,  
 MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH,  
 PL, PT, RO, RU, SD, SE, SG, SI, SK (utility model), SK,  
 SL, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ,  
 VC, VN, YU, ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
 FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
 SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
 ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
 UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 5326

#### Detailed Description:

...one-time number encodes for a valid user ID and correctly encodes for the selected transaction details, and sufficient: funds are available to the identified **user**, then the **issuer** responds to the **merchant's authorization request** with an **approval**. The **merchant** then proceeds with the **transaction** and notifies the **user** as needed.

[141 The above scheme does not scale well, as only 10,000 distinct customers of a given can be supported since only four...

**Dialog eLink:** [Order File History](#)

16/3K/5 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00961570

**SYSTEM AND METHOD FOR PAYMENT**  
**SYSTEME ET PROCEDE DE PAIEMENT**

**Patent Applicant/Patent Assignee:**

- **MINT AB**  
Strindbergsgatan 30, S-115 31 Stockholm; SE; SE(Residence); SE(Nationality); (For all designated states except: US)

**Patent Applicant/Inventor:**

- **VAN DER WIJNGAART Wouter**  
Fleminggatan 25, S-112 26 Stockholm; SE; SE(Residence); BE(Nationality); (Designated only for: US)

**Legal Representative:**

- **HINZ Udo(et al)(agent)**  
Stockholms Patentbyrå Zacco AB, Box 23101, S-104 35 Stockholm; SE;

	Country	Number	Kind	Date
Patent	WO	200295700	A1	20021128
Application	WO	2002SE977		20020521
Priorities	SE	20011851		20010521

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,  
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,  
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,  
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,  
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,  
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,  
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,  
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 8411

**Detailed Description:**

...hardware or software tool to the merchant that automates the purchase authorization process and transaction collection for the merchant.

At the moment of purchase a **consumer** presents the issued **payment** means to the **merchant**, who will **request** for an **authorization** from his **acquirer** with the help of the terminal the acquirer has provided to the Merchant. At a physical store, the card is typically swiped in a point...

**Dialog eLink:** Order File History

16/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00929400

**METHOD AND SYSTEM FOR COMPLETING A TRANSACTION BETWEEN A CUSTOMER AND A MERCHANT**

PROCEDE ET SYSTEME SERVANT A EXECUTER UNE TRANSACTION ENTRE UN CLIENT ET UN VENDEUR

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

- **BALDAUF Kent E Jr(et al)(agent)**

Webb Ziesenheim Logsdon Orkin & Hanson, P.C., 700 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1818; US;

	Country	Number	Kind	Date
Patent	WO	200263432	A2-A3	20020815
Application	WO	2002US3743		20020207
Priorities	US	2001266995		20010207
	US	2001275494		20010313
	US	2001328964		20011012

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT (utility model), AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ (utility model), CZ, DE (utility model), DE, DK (utility model), DK, DM, DZ, EC, EE (utility model), EE, ES, FI (utility model), FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK (utility model), SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 14046

#### **Detailed Description:**

...payment processor system 40, a third-party accounting system 38 and a third-party credit system 34. As seen in this Fig. 3, when a **customer** 10 initiates a **transaction** with the **merchant** 20, the **merchant** 20 **transmits** an **authorization request** to the third-party **payment processor** 40. As described above, with a new customer, the customer data transmitted to the third-party payment processor system 40 merchant 20 and the transaction...authorization response message is sent back to the third-party payment processor system 40 and on to the merchant 20. The merchant 20 updates the **customer** profile with the customer account number or **authorization** key.

[00561 The **merchant** 20 **sends** the sales **transaction** to the third-party **payment processor** system 40 when the order is fulfilled. The third-party payment processor system 40 reformats the transaction into a standard format and sends the

transaction...seen in Fig. 5, the customer 10 enters the checkout process with the merchant 20 and requests the present invention as the billing option. The **merchant 20 transmits** the **authorization request** message to the third-party **payment processor** system 40, and this message includes the authorization key, and transaction specific data, and possibly credit qualification information and other **customer** information. The transaction system 26 receives the **authorization request** and authenticates the **merchant's** required formatting content.

[00601 The authorization process will validate the transaction-required format and content. It will check the customer's identification information ...

**Dialog eLink: Order File History**

16/3K/7 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00926558

**PAYMENT INSTRUMENT AUTHORIZATION TECHNIQUE**  
**PROCEDE D'AUTORISATION POUR INSTRUMENT DE PAIEMENT**

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

- **BUREAU D A CASALONGA JOSSE(agent)**  
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	Country	Number	Kind	Date
Patent	WO	200259848	A2-A3	20020801



	Country	Number	Kind	Date
Application	WO	2002EP572		20020122
Priorities	US	2001263818		20010124
	US	2001791387		20010223

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,  
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,  
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,  
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,  
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,  
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,  
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,  
UA, UG, US, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 13470

#### **Detailed Description:**

...and storage of registered blocked payment instrument accounts; generation, transmission and storage of authenticated customer authorization receipts to unblock their normally blocked payment instrument; the **issuing bank** to match **merchant payment authorization requests** to **user** generated unblock **payment** receipts that were transmitted and stored in the satellite server; to mark a match and inform the issuing bank's system of a positive proof authorization to unblock payment by a user; to reconcile and update a **user's** list of unblock payment receipts to what **merchant authorization requests**, If an **authorization** to unblock for this charge has not been provided by the customer 1, the issuing bank 20 will deny the 5 authorization, If an authorization...

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16/3K/9 (Item 9 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00866302

**AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A COMPUTER NETWORK**

PROCEDE ET SYSTEME AMELIORES PERMETTANT D'EFFECTUER DES PAIEMENTS SECURISES SUR UN RESEAU INFORMATIQUE

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200199070	A2-A3	20011227
Application	WO	2001US19753		20010621
Priorities	US	2000213063		20000621
	US	2000226227		20000818
	US	2001809367		20010315
	US	2001833049		20010411

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,  
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,  
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,  
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,  
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,  
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,  
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,  
VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 17705

#### **Detailed Description:**

...data on which (inverted exclamation mark)t is based, a MAC field, which becomes a portion of the transaction.

Upon receipt of the cardholder's **transaction** message, the **merchant** formats a conventional **authorization request** for the acquirer. This **authorization** request contains the MAC field as provided by the **consumer's** PC.

Should a merchant initiate multiple authorization/clearing transactions for a cardholder transaction, only the first of these transactions includes the MAC field and...

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16/3K/10 (Item 10 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00843144

#### **METHOD OF AND SYSTEM FOR EFFECTING ANONYMOUS CREDIT CARD PURCHASES OVER THE INTERNET**

PROCEDE ET SYSTEME DE REALISATION D'ACHATS ANONYMES PAR CARTE DE CREDIT SUR L'INTERNET

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**Legal Representative:**

- **LAPPIN Mark G P C(et al)(agent)**  
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	Country	Number	Kind	Date
Patent	WO	200175744	A1	20011011
Application	WO	2001US10760		20010403
Priorities	US	2000194346		20000403
	US	2000254056		20001207
	US	2000251984		20001207
	US	2001273595		20010305

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,  
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,  
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,  
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,  
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,  
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,  
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 12229

**Detailed Description:**

...it does have the capability of reading any information that is passed to the merchant from the security server system in unencrypted form.

[12] The **merchant** sends an encrypted **payment authorization request** to the **merchant acquirer** or to the **issuing bank**. The merchant acquirer or **issuing** bank decrypts the payment **authorization** request, processes that request, and **sends** a response to the **merchant** either **authorizing** or denying the **transaction**.

The merchant can communicate with the **buyer** without knowing the real email address of the buyer by using a secure mail feature of the present invention. In that situation, the merchant...

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16/3K/11 (Item 11 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00824226

## PROCESS AND METHOD FOR SECURE ONLINE TRANSACTIONS WITH CALCULATED RISK PROCEDE DESTINE A DES TRANSACTIONS EN LIGNE SURES AVEC RISQUE CALCULE

### Patent Applicant/Inventor:

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	Country	Number	Kind	Date
Patent	WO	200157770	A1	20010809
Application	WO	2001US3628		20010203
Priorities	US	2000497665		20000204

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)  
CN, JP

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 5181

### Detailed Description:

...request to the host with orderID; consumer participant will optionally indicate the designations and the requirement of multiplicity of authorizations and authentications, if necessary; 6b **consumer** participant **sends** order-canceled response to the **merchant** participant 6C **consumer** participant **sends** payment-**authorization-requested** message to the **merchant**

participant **merchant** participant **sends** payment **approval request** to the host with orderID 8a the host retrieves all necessary secret keys from payment authorization form(s) that match the exact same orderID, then, constructs and sends transaction authorization request through payment gateways, and through payment clearing network 8b the host sends **payment-approval-request-rejected** response to the **merchant** participant the host receives **transaction-authorization-request** response back from **payment** card **issuer**, via payment gateway or via payment clearing network 10a the host sends payment-approval-request response to the merchant participant 10b the host sends payment- **approval-request-rejected** response to the **merchant** participant 10c the host **sends** payment-**authorization- request** response to the **consumer** participant **merchant** participant **sends** fulfillment **request** to the fulfillment center fulfillment center sends fulfillment-request response back to the merchant participant merchant participant sends payment capturing request to the host 13b...

#### Claims:

...said order

by sending secret keys to the said participating host; (buyer will optionally, if necessary, indicate the designations and therequirement of multiplicity of **authorizations** and authentications);**seller** participant **requests** for **payment approval** from **buyer** participant's **payment** card **issuer**, through participating host;the seller participant fulfills the said order, and requestspayment capturing through the said participating host.

2 A process and method as...

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16/3K/12 (Item 12 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00818691

#### ONLINE CREDIT CARD SECURITY SYSTEM

SYSTEME DE SECURITE EN LIGNE POUR CARTES DE CREDIT

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	Country	Number	Kind	Date
Patent	WO	200152203	A1	20010719

	Country	Number	Kind	Date
Application	WO	2001IB14		20010110
Priorities	US	2000174912		20000110
	US	2000506693		20000218

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,  
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,  
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,  
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,  
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,  
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,  
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 1773

### Detailed Description:

...user, through the user terminal, can selectively access the credit card issuer unit and, modify the user programmable code field of a selected account. The **credit card** issuer terminal will only provide **authorization** data to the **vendor** terminal if information **submitted** by the vendor terminal matches a current **user** programmable code in the user programmable code field.

### BRIEF DESCRIPTION OF THE DRAWINGS.

Figure I illustrates a configuration of a network according to the present...

### Claims:

...the user terminal, can selectively access the credit card issuer unit and modify the user programmable code field of a selected account, and wherein the **credit card** issuer terminal will only provide **authorization** data to the **vendor** terminal if information **submitted** by the **vendor** terminal matches a current **user** programmable code in the **user** programmable code field. 7 A system as recited in claim 6, wherein said network comprises the internet. 8 A system as recited in claim 6...

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16/3K/13 (Item 13 from file: 349)  
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00788853

**A METHOD FOR THE SECURE TRANSFER OF PAYMENTS**  
**PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE**

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

- **O'CONNOR Donal H(et al)(agent)**  
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	Country	Number	Kind	Date
Patent	WO	200122374	A1	20010329
Application	WO	2000IE101		20000907
Priorities	EP	99650088		19990922
	US	2000200672		20000428
	US	2000567975		20000510

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)  
AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,



BY, CA, CH, CN, CR, CU, CZ, DE, DE (utility model), DK,  
DK (utility model), DM, EE, ES, FI, GB, GD, GE, GH, GM,  
HR, HU, ID, IL, IN, IS, JP, KE, KG, KP,  
KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA,  
MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT,  
RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM,  
TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA,  
ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 17440

#### **Claims:**

...payment information to the card holder computer; the card holder reviews the card payment information displayed on the card1 0 holder computer; the card **holder** computer causes the card payment information to be **sent** to the **merchant** computer thereby **authorising** the payment; and the merchant computer confirms the transaction to the card holder computer. The advantage of this is two-fold: the issuer carries out An additional advantage is that all of the information for payment and purchase is displayed on the screen and the **user** can alter this prior to final **transmission** or submission to the **merchant** computer to complete the payment **authorisation** request. Ideally the identity of the card **holder** is authenticated by a password, a digital certificate, a shared secret key or by a separate party authentication computer connected to the communications network. All... ..issuer computer sending card payment information through the card holder computer to the merchant computer the steps are performed of: the merchant computer places a **payment card authorisation request** with the **merchant payment acquirer** computer; the merchant **payment acquirer** computer contacts the card **issuer** computer; the card issuer computer causes payment authorisation to be established; the card issuer computer confirms the payment authorisation to the merchant payment acquirer computer the merchant computer and on the card **holder** computer causing the card **payment** information to be **sent** to **merchant** computer thereby **authorising** the **payment**, the card **issuer** computer confirms payment authorisation to the merchant computer. It is envisaged that authorisation may be established: on pre-existing credit risk data; on receiving authorisation...operation, step or procedure could be carried out. In certain cases the fact that they are optional will be immediately understood. For example, the card **holder** could immediately consider **authorization** of a particular **request** from a **merchant**, or alternative could wish to alter the request received from the merchant, before giving payment authorization, for example, changing shipping address and so on. To...holder can optionally confirm the purchase to the card issuer in step 37 even if the merchant intends to utilize the conventional method of obtaining **payment authorization**, namely by **submitting** a **payment request** to its **merchant acquirer** computer in step 34. Thus the card issuer will be able to confirm that the card holder has indeed confirmed a purchase before the card...1 to 12 in which the card issuer computer (6) additionally opens a direct communications link with the merchant computer (3) and on the card **holder** computer (4) causing the card **payment** information to be **sent** to **merchant** computer (3) thereby **authorising** 1 5 the **payment**, the card **issuer** computer (6) confirms payment authorisation to the merchant computer (3).  
15 A method as claimed in claim 13 or 14 in which the authorisation is...

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16/3K/14 (Item 14 from file: 349)  
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00779695

**PROXY SYSTEM FOR CUSTOMER CONFIDENTIALITY**  
SYSTEME DE SUBSTITUTION GARANTISSANT CONFIDENTIALITE AU CLIENT

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200113275	A1	20010222
Application	WO	2000US21901		20000810
Priorities	US	99374173		19990813

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,  
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,  
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,  
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,  
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,  
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,  
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,  
TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN,  
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 12592

### Detailed Description:

...would then store the specified number of purchases and the specified expiration period in the user database 144 along with the rest of the proxy **user** data.

Further, while routing **purchase authorization requests** and replies between **merchants** and card **issuers**, the proxy agent may also check the **user** database 144 for determining whether the specified number of purchases has been exceeded or whether the specified time period has expired.

2 0 Numerous advantages...a proxy credit or debit card account number and store both the proxy card account number and the corresponding real card account number in the **user** database. The proxy agent would then route **purchase authorization requests** and replies between the **merchant** and the card **issuer** while revealing the real card account number only to the card issuer 3 5 and concealing the real card account number from the merchant. In...

**Dialog eLink:** [Order File History](#)

16/3K/15 (Item 15 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00736216

## SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

### Patent Applicant/Inventor:

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	Country	Number	Kind	Date
Patent	WO	200049551	A1	20000824
Application	WO	2000US4163		20000218
Priorities	US	99120760		19990219

**Designated States:** (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR,  
 BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM,  
 EE, ES, FI, GB, GD, GE, GH, GM, HR, HU,  
 ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ,  
 LC, LK, LR, LS, LT, LU, LV, MA, MD, MG,  
 MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU,  
 SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT,  
 TZ, UA, UG, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
 GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
 MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;  
 ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 14767

## Claims:

...said signal comprising customer identification data; transmitting an authorization request from one of said plurality of point-of-sale devices to a transaction processing system, said **authorization request** comprising a **merchant** identifier, transaction data, and said **customer** identification data; determining, from said **customer** identification data, a **payment processor** that corresponds to said **merchant** identifier; **transmitting** said **authorization request** to said **payment processor**; and transmitting to one of said plurality of point-of-sale devices, said payment processor's response to said authorization request.

2 The method for... ...a customer.

7 The method of claim 5, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said **customer** identification data, a **payment processor** that corresponds to said **merchant** identifier; and **transmitting** said **authorization request** from said **transaction** processing system to said **payment processor** for authorization.

8 The method of claim 7, wherein said step of updating a database further comprises the step of updating a database with said ... ...a customer.

11 The method of claim 9, wherein the step of transmitting an authorization request further includes the following steps of: determining, from said **customer** identification data, a **payment processor** that corresponds to said **merchant** identifier; and **transmitting** said **authorization request** from said **transaction** processing system to said **payment processor** for authorization.

12 The method of claim 11, wherein said step of updating a database further comprises the step of updating a database with...  
...devices to a transaction processing system, said authorization request comprising a merchant identifier, transaction data,  
and said customer identification data; means for determining, from said **customer** identification data, a **payment processor**  
that corresponds to said **merchant** identifier; means for **transmitting** said **authorization request** to said **payment processor**;  
and means for transmitting to said one of a plurality of point-of-sale devices a response from said payment processor.

14 A method of...  
...point-of-sale devices to a transaction processing system, said authorization request  
comprising a merchant identifier, transaction data, and said customer identification data; determining, from said **customer**  
identification data, a **payment processor** that corresponds to said **merchant** identifier; **transmitting** said **authorization**  
**request** to said **payment processor**; and transmitting to one of said plurality of point-of-sale devices, said payment  
processor's response to said authorization request.

17 The computer-readable...  
22 The computer-readable medium of claim 20, wherein the step of transmitting an authorization  
request further includes the following steps of: determining, from said **customer** identification data, a **payment processor**  
that corresponds to said **merchant** identifier; and **transmitting** said **authorization request** from said **transaction** processing  
system to said **payment processor** for authorization.

23 The computer-readable medium of claim 22, wherein said step of updating a database further comprises the step of  
updating a database...  
...26 The computer-readable medium of claim 24, wherein the step of transmitting an authorization  
request further includes the following steps of: determining, from said **customer** identification data, a **payment processor**  
that corresponds to said **merchant** identifier; and **transmitting** said **authorization request** from said **transaction** processing  
system to said **payment processor** for authorization.

27 The computer-readable medium of claim 26, wherein said step of updating a database further comprises the step of  
updating a database...  
...processing system comprising: a memory having program instructions; and a processor configured to  
use said program instructions to: receive said authorization request; determine, from said **customer** identification data, a  
**payment processor** that corresponds to said **merchant** identifier; **transmit** said **authorization request** to said **payment**  
**processor** for **authorization**; and transmit to one of said plurality of point-of-sale devices, said payment processor's response  
to said authorization request.

29 The system of...

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

File 35:Dissertation Abs Online 1861-2009/Sep  
(c) 2009 ProQuest Info&Learning  
File 474:New York Times Abs 1969-2009/Nov 09  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Nov 09  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 65:Inside Conferences 1993-2009/Nov 09  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Oct  
(c) 2009 The HW Wilson Co.  
File 2:INSPEC 1898-2009/Nov W1  
(c) 2009 The IET  
File 256:TecTrends 1982-2009/Nov W2  
(c) 2009 Info.Sources Inc. All rights res.  
File 139:EconLit 1969-2009/Oct  
(c) 2009 American Economic Association

Set	Items	Description
S1	9199	(SELLER OR SELLERS OR VEND?R OR VEND?RS OR MERCHANT OR MERCHANTS OR DEALER OR DEALERS OR SHOPKEEPER OR SHOPKEEPERS OR MERCHANTISER OR MERCHANTISERS OR RETAILER OR RETAILERS OR PROVIDER OR PROVIDERS OR STORE OR STORES OR SHOP OR SHOPS) (5N) (REQUEST OR REQUESTS OR REQUESTED OR REQUESTING OR SUBMIT OR SUBMITS OR SUBMITTED OR SUBMITTING OR TRANSMIT OR TRANSMITS OR TRANSMITTED OR TRANSMITTING OR TRANSMISSION OR SENT OR SEND OR SENDS OR SENDING OR FORWARD OR FORWARDS OR FORWARDED OR FORWARDING OR DELIVER OR DELIVERED OR DELIVERS OR TRANSFER?)
S2	35	S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)
S3	2	S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART) () (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)
S4	0	S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S5	1	S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE)

S6           0    S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S7           5    S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S8           9985   AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R? OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9           0    S3 NOT PY>2002

S10          2    S7 NOT PY>2002

S11          168   S1 AND (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)

S12          35    S11 AND ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)

S13          24    S12 AND (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S14          5    S13 AND (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)

S15          5    RD (unique items)

S16          13    S13 AND (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE)

S17          11    S16 NOT S15

S18          11    S17 NOT S10

S19          8    S18 NOT PY>2002

S20          8    RD (unique items)

S21          41    S8 AND ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)

S22          1    S21 AND (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)

10/5/1 (Item 1 from file: 583)  
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09438589

**Piden registrar usuarios de telefonia movil prepagada**

EL SALVADOR: MOBILE TELEFONY TO BE CONTROLLED?

La Prensa (El Salvador) ( AWR ) 10 Jan 2001 Online

**Language:** SPANISH

The Telecommunication Superintendent of El Salvador has submitted a proposal for the establishment of a Decree that will allow telecommunication providers to register personal data of all pre-paid cellular service **users**. Upon the decree's **approval**, **providers** will have the **authorization to request** ID (driver license, voting card, or passport) from these **customers** at the time of a pre-paid card purchase. \*

**Product:** Cellular Radio Services (4811CR);

**Event:** National Government Economics (94);

**Country:** El Salvador (3ELS);

**Dialog eLink:**

USPTO Full Text Retrieval Options

10/5/2 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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08107536

**Title:** Developing e-services for composing e-services

**Author(s):** Casati, F.; Sayal, M.; Ming-Chien Shan

**Author Affiliation:** Hewlett-Packard Labs., Palo Alto, CA, USA

**Book Title:** Advanced Information Systems Engineering. 13th International Conference, CAiSE 2001. Proceedings (Lecture Notes in Computer Science Vol.2068)

**Inclusive Page Numbers:** 171-86

**Publisher:** Springer-Verlag, Berlin

**Country of Publication:** Germany

**Publication Date:** 2001

**Conference Title:** Advanced Information Systems Engineering. 13th International Conference, CAiSE 2001. Proceedings

**Conference Date:** 4-8 June 2001

**Conference Location:** Interlaken, Switzerland

**Editor(s):** Dittrich, K.R.; Geppert, A.; Norrie, M.C.

**ISBN:** 3 540 42215 3

**Number of Pages:** xii+484

**Language:** English

**Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** The Internet is rapidly becoming the preferred means by which companies provide services to businesses and customers. A large number of e-services, including stock trading, customized newspapers, real-time traffic reports, or itinerary planning, is already available on the Web, and the type and number of e-services is growing on a daily basis. In order to support the development and deployment of e-services, software vendors are developing e-service frameworks and platforms that provide a language for describing an e-service, and then allow service **providers** to register, advertise and securely **deliver** e-services to ( **authorized**) **users**. A composite e-service is an e-service defined by composing other basic or composite e-services. As the e-service paradigm becomes popular and more and more applications are developed or deployed as e-services, the need and opportunity for defining composite service arises. The paper presents a specific type of e-service (or, rather, a meta e-service) called composition e-service (CES), that allows the definition, execution, management, and



monitoring of composite e-services. We first describe the advantages and functionality of such a service. Next, we present the language used for specifying the composition, also discussing why existing workflow languages are not suitable for this purpose. Finally, we present the architecture and implementation of the CES we developed to deliver the service on top of the e-services platform, e-speak. An analogous architecture and implementation strategy can be followed with any other e-services platform ( 12 refs.)

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** electronic commerce; Internet

**Identifiers:** Internet; e-services; composition e-service; workflow languages

**Classification Codes:** C6150N (Distributed systems software ); C7100 (Business and administration); E0410F (Business applications of IT )

**INSPEC Update Issue:** 2001-047

**Copyright:** 2001, IEE

**Dialog eLink:** [USP ID Full Text Retrieval Options](#)

15/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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08934762

**Title:** R.F.I.D. in the U.S.A

**Author(s):** Schneider, I.

**Journal:** Bank Systems + Technology , vol.40 , no.9 , pp.9

**Publisher:** CMP Media Inc

**Country of Publication:** USA

**Publication Date:** Sept. 2003

**ISSN:** 1045-9472

**SICI:** 1045-9472(200309)40:9L:9:RFID;1-#

**CODEN:** BSYTEE

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** Contractless cards, already used in Asia for several transit and **payment** systems, have been introduced to the United States via pilot programs sponsored by **American Express** and **MasterCard**. These "proximity **payment**" systems use Radio Frequency ID (RFID) technology that can essentially provide a **consumer** with a portable antenna that transmits an encrypted number when brought near a secure merchant terminal

**Subfile(s):** D (Information Technology for Business)

**Descriptors:** **authorisation; smart cards**

**Identifiers:** RFID; contractless cards; transit systems; **payment** systems; United States; pilot programs; **American Express; MasterCard**; proximity **payment**; Radio Frequency ID technology; **consumer**; portable antenna; encrypted number **transmission**; secure **merchant** terminal; **transactions**

**Classification Codes:** D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); D1060 (Security aspects of IT)

**INSPEC Update Issue:** 2004-016

**Copyright:** 2004, IEE

**Dialog eLink:** [USP ID Full Text Retrieval Options](#)

15/5/2 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

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07765763

**Title:** Card sharp [virtual credit cards]

**Author(s):** Norton, J.

**Journal:** Financial World , pp.40-1

**Publisher:** Chartered Inst. Bankers

**Country of Publication:** UK

**Publication Date:** Oct. 2000

**ISSN:** 1360-4295

**CODEN:** FIWOFW

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** Lack of a secure and safe **payment** method is hindering e-commerce. The virtual **credit card** may provide a simple solution to the problem, and it encompasses business incentives to justify the investment. Unlike current practice, security checks are carried out by the card **issuer** first, and details or **authorisation** are only **forwarded** to the e-**merchant** once these checks have proved satisfactory. In a virtual world, there are fewer barriers to banks becoming involved in revenue-generating acquisition. Virtual cards allow card **issuers** to form relationships with merchants, thereby enabling them to become **acquirers**. **Issuers** of virtual cards have the advantage of knowing about online **transactions** as they happen, which gives them access to huge target marketing opportunities and **customer** profiling information ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** **authorisation**; banking; credit **transactions**; electronic commerce; fraud

**Identifiers:** e-commerce; virtual **credit card**; **payment**; security; banks

**Classification Codes:** D2050E (IT in banking); D1060 (Security aspects of IT); E0410F ( Business applications of IT )

**INSPEC Update Issue:** 2000-046

**Copyright:** 2000, IEE

**Dialog eLink:**

INSPEC Full Text Retrieval Options

15/5/3 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

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05944178

**Title:** Portable POS debit terminals mean greater convenience

**Author(s):** O'Keefe, M.

**Journal:** Bank Systems + Technology , vol.31 , no.11 , pp.35, 37

**Country of Publication:** USA

**Publication Date:** Nov. 1994

**ISSN:** 1045-9472

**CODEN:** BSYTEE

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** In grocery store check-out lanes across the United States, **consumers** are being introduced to a sign of the times: **payment** through point-of-sale (POS) debit. But many locales are now getting a look at portable POS debit as vendors roll out new hand-held terminals for use at temporary merchant stands, fairs and other on-the-go venues. The technology-which still baffles many **consumers**-has potential for a variety of applications, including electronic benefits transfer (EBT). And, increasingly, debit terminals are being integrated with **smart card** technology ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** debit **transactions**; law administration; marketing; packet switching; point of sale systems; purchasing; radio applications; retailing

**Identifiers:** portable POS debit terminals; convenience; grocery store check-out lanes; United States; **consumers**; **payment**; point-of-sale debit ; hand-held terminals; temporary **merchant** stands; fairs; electronic benefits **transfer**; **smart card** technology; New York City Sheriff's Office; motorists; parking fines; wireless data communications; Ericsson GE Tranz 330 terminal; **Mastercard** international Automated Point-of-Sale Program; **authorisation**; PIN number; restaurants;

on line packet switched wireless unit

**Classification Codes:** D2140 (Marketing, retailing and distribution applications of IT); D2050B (IT in accounting); D2050E (IT in banking); D2120 (Public administration and law applications of IT); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1995-018

**Copyright:** 1995, IEE

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

15/5/4 (Item 4 from file: 2)

DIALOG(R)File 2: INSPEC

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05419591

**Title:** Breaking the speed barrier. POS-port promises faster authorizations [credit]

**Author(s):** Fox, B.

**Journal:** Chain Store Age Executive , vol.69 , no.4 , pp.97

**Country of Publication:** USA

**Publication Date:** April 1993

**ISSN:** 0193-1199

**CODEN:** COMLEF

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** Merchant Bank Services, a **Visa member**-owned joint venture, has introduced a new **payment card authorization** device, called POS-port, for merchants who use electronic cash register systems. The product, manufactured by Phoenix, Ariz.-based Hypercom, is claimed to deliver credit and **debit card** approvals within six to eight seconds over standard telephone lines. The device also **transmits store** management data from **store** locations to a host at headquarters ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** credit **transactions**; debit **transactions**; point of sale systems; **Visa**

**Identifiers:** Merchant Bank Services; **Visa**; **payment card authorization device**; **POS-port^cred**; credit; debit

**Classification Codes:** D2140 (Marketing, retailing and distribution applications of IT); D2050E (IT in banking); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1993-022

**Copyright:** 1993, IEE

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

15/5/5 (Item 1 from file: 139)

DIALOG(R)File 139: EconLit

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1008261

**Title:** Can Smart Cards Reduce Payments Fraud and Identity Theft?

**Author:** Sullivan, Richard J.

**Author Affiliation:** Federal Reserve Bank of Kansas City

**Journal Name:** Federal Reserve Bank of Kansas City Economic Review ,

**Journal Volume & Issue:** 93 3 ,

**Pages:** 35-62

**Publication Date:** 2008

**Language:** English

**Availability:** <http://www.kc.frb.org/publicat/econrev/ermain.htm>

**ISSN:** 0161-2387

**Document Type:** Journal Article

**Abstract Indicator:** Abstract

**Abstract:** In the United States, when a **consumer** presents a **payment** to a **merchant**, the **merchant** typically makes a **request** for **authorization** before accepting the **payment**. Personal information, such as an account number, address, or telephone number, are often enough to initiate a **payment**. A serious weakness of this system is that criminals who obtain the correct personal information can impersonate an honest **consumer** and commit **payments** fraud. A key to improving security--and reducing **payments** fraud--might be **payment smart cards**. **Payment smart cards** have an embedded computer chip that encrypts messages to aid **authorization**. If properly configured, **payment smart cards** could provide direct benefits to **consumers**, merchants, banks, and others. These groups would be less vulnerable to the effects of fraud and the cost of fraud prevention would fall. **Smart cards** could also provide indirect benefits to society by allowing a more efficient **payment** system. **Smart cards** have already been adopted in other countries, allowing a more secure **payments** process and a more efficient **payments** system. Sullivan explores why **smart cards** have the potential to provide strong **payment authorization** and thus put a substantial dent into the problems of **payments** fraud and identity theft. But adopting **smart cards** in the United States faces some significant challenges. First, the industry must adopt **payment smart cards** and their new security standards. Second, card **issuers** and others in the **payments** industry must agree on the specific forms of security protocols used in **smart cards**. In both steps the industry must overcome market incentives that can impede the adoption of **payment smart cards** or limit the strength of their security.

**Geographic Location Descriptor(s):** U.S.

**Regional Interest:** Northern America

**Descriptor(s) (1991 to present):** Monetary Systems; Standards; Regimes; Government and the Monetary System; **Payment** Systems (E420); Banks; Other Depository Institutions; Micro Finance Institutions; Mortgages (G210); Financial Institutions and Services; Government Policy and Regulation (G280); Bank; **Payment** Systems; Standard

**Dialog eLink:**

USPTO Full Text Retrieval Options

20/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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08977726

**Title:** Wireless access control with universal authorization certificate

**Author(s):** Dai, J.; Al-Hussayen, S.; Tobin, D.; Muppalaneni, N.; Frincke, D.

**Author Affiliation:** Center for Secure & Dependable Software, Univ. of Idaho, Moscow, ID, USA

**Book Title:** 6th World Multiconference on Systemics, Cybernetics and Informatics. Proceedings

**Inclusive Page Numbers:** 198-202 vol.15

**Publisher:** Int. Inst. Inf. & Syst, Orlando, FL

**Country of Publication:** USA

**Publication Date:** 2002

**Conference Title:** 6th World Multiconference on Systemics, Cybernetics and Informatics

**Conference Date:** 14-18 July 2002

**Conference Location:** Orlando, FL, USA

**Editor(s):** Callaos, N.; Hernandez-Encinas, L.; Yetim, F.

**ISBN:** 980 07 8150 1

**Part:** vol.15

**Number of Pages:** 21 vol.(vii+516+513+428+484+488+490+536+551+545+605+588+573+609+376+58 1+553+568+563+174+343+328)

**Language:** English

**Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** The paper analyzes the current wireless access control technologies and presents a practical solution that allows a mobile user who purchases a universal authorization certificate (UC) from a home service provider to access other service providers' networks. The architecture is based on transferable certificates and uses distributed authorization protocols to provide mobility, security and accountability. A new business model can be achieved with UC. We have considered technical problems that may occur and discuss critical ones such as certificate revocation and device authentication. Comparison of this work with currently available certificate based architectures is also provided ( 10 refs.)

**Subfile(s):** B (Electrical & Electronic Engineering); C (Computing & Control Engineering)  
**Descriptors:** access protocols; authorisation; mobile computing; mobile radio; telecommunication security  
**Identifiers:** wireless access control; universal authorization certificate; service provider; transferable certificates; distributed authorization protocols; mobility; security; accountability; business model; certificate revocation; device authentication  
**Classification Codes:** B6210L (Computer communications); B6250F (Mobile radio systems); B6150M (Protocols); C5620 (Computer networks and techniques); C6130S (Data security); C5640 (Protocols)  
**INSPEC Update Issue:** 2004-021  
**Copyright:** 2004, IEE

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

20/5/2 (Item 2 from file: 2)  
DIALOG(R)File 2: INSPEC  
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07572105

**Title:** Digital-ticket-controlled digital ticket circulation

**Author(s):** Fujimura, K.; Kuno, H.; Terada, M.; Matsuyama, K.; Mizuno, Y.; Sekine, J.

**Book Title:** Proceedings of the Eighth USENIX Security Symposium (Security'99)

**Inclusive Page Numbers:** 229-38

**Publisher:** USENIX Assoc, Berkeley, CA

**Country of Publication:** USA

**Publication Date:** 1999

**Conference Title:** Proceedings of 8th Security Symposium

**Conference Date:** 23-26 Aug. 1999

**Conference Location:** Washington, DC, USA

**Number of Pages:** 238

**Language:** English

**Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** Presents a new digital-ticket circulating scheme and trust management scheme for a digital ticket. A digital ticket is a digital medium that guarantees certain rights of the owner and it includes software licenses, resource access tickets, event tickets and plane tickets. The circulation of digital tickets comprises three types of principal **transactions**: issuance, transfer and redemption. Depending on the application, various conditions must be satisfied to execute these **transactions**, e.g. only qualified shops can issue the tickets and only a certain agent can transfer the tickets. This paper introduces circulation control tickets, which are required to issue, transfer or redeem a ticket, and proposes specifying the required control ticket types in the ticket to be circulated itself using the Generalized Ticket Definition Language (GTDL). The ticket circulating system issues, transfers or redeems a ticket only if the control tickets are owned by the participants of the **transaction**. The circulation control tickets themselves can be any type of digital ticket, e.g. a driver's license or a membership certificate to certain group, and these tickets can be recursively circulated in the ticket circulating system. This scheme provides the ticket circulating system with **both** the flexibility needed to match the business scheme of interest and application independence. This paper also proposes a ticket-type-based trust management scheme that enables **users** to mechanically verify the trust of a ticket by the presented ticket-type verification procedure ( 20 refs.)

**Subfile(s):** C (Computing & Control Engineering)

**Descriptors:** authorisation; electronic money; reservation computer systems; specification languages

**Identifiers:** digital ticket controlled digital ticket circulation; ticket type-based trust management scheme; owner rights; software licenses; resource access tickets; event tickets; plane tickets; **transactions**; issuance; **transfer**; redemption; qualified **shops**; circulation control tickets; Generalized Ticket Definition Language; ticket circulating system; driver's license; membership certificate; recursive circulation; flexibility; business scheme; application independence; mechanical trust verification; ticket type verification procedure; digital cash

**Classification Codes:** C6130S (Data security)

**INSPEC Update Issue:** 2000-016

**Copyright:** 2000, IEE

**Dialog eLink:** **USPTO Full Text Retrieval Options**

20/5/3 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

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05083780

**Title:** Security and control in electronic funds transfer: the SWIFT case

**Author(s):** Guldentops, E.

**Journal:** EDPACS , vol.18 , no.10 , pp.1-11

**Country of Publication:** USA

**Publication Date:** April 1991

**ISSN:** 0736-6981

**CODEN:** EDPCDF

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** General or Review (G)

**Abstract:** The Society for Worldwide Interbank Financial Telecommunication (SWIFT) is a cooperative organization that was created to provide automated international message processing and transmission services between financial institutions. The SWIFT I system was designed around a **store-and-forward** message-handling concept. It was a centralized, managed system with the majority of the functions and most of the control exercised by the central system through the **two** operating centers. SWIFT II, which became operational in 1989, has a more decentralized topology than SWIFT I and is much more **transaction** oriented. SWIFT's approach to security is discussed. This leads to a set of high level controls, i.e. the responsibility and liability policy; insurance cover, organisational control, the assurance function and the control policy. To be effective technical controls must be supplemented with appropriate key management and **authorization** procedures system control concern: confidentiality of data, system reliability, control continuity and centralization of control. Control improvement in SWIFT II fall into six categories: stronger password systems; end-to-end integrity; end-to-end confirmation; end-to-end encryption; online audit and control; and improved status information. **User** control include access control, message authentication; data encryption and traffic reconciliation ( 0 refs.)

**Subfile(s):** B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**Descriptors:** computer networks; data communication systems; EFTS; security of data

**Identifiers:** electronic funds transfer; SWIFT; Society for Worldwide Interbank Financial Telecommunication; SWIFT; cooperative organization; automated international message processing; financial institutions; SWIFT II; **transaction** oriented; security; responsibility; liability; insurance cover; organisational control; assurance function; **authorization** procedures; system control; confidentiality; system reliability; control continuity; centralization; password systems; end-to-end integrity; end-to-end confirmation; end-to-end encryption; online audit; status information; access control; message authentication; data encryption; traffic reconciliation

**Classification Codes:** B6210L (Computer communications); C7120 (Financial computing); C0310 ( EDP management); C6130S (Data security); C5620 (Computer networks and techniques); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1992-011

**Copyright:** 1992, IEE

**Dialog eLink:** **USPTO Full Text Retrieval Options**

20/5/4 (Item 4 from file: 2)

DIALOG(R)File 2: INSPEC

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05057260

**Title:** Bankcard authorization: how it works

**Journal:** Chain Store Age Executive , vol.67 , no.11 , pp.3-5

**Country of Publication:** USA

**Publication Date:** Nov. 1991  
**ISSN:** 0193-1199  
**CODEN:** COMLEF  
**Language:** English  
**Document Type:** Journal Paper (JP)  
**Treatment:** Practical (P)

**Abstract:** A **consumer** can walk into a store, present a plastic card for **payment**, and have the **transaction authorized** by a computer that may be clear across the country, within a matter of seconds. The **bankcard** data **transmitted** from the **retailer's** point of sale may be bounced to and from a half dozen or more computers, all in **different** cities, before an **authorization** finally finds its way back to the retailer's terminal ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** credit **transactions**; retailing

**Identifiers:** **bankcard**; retailer; **authorization**

**Classification Codes:** D2140 (Marketing, retailing and distribution applications of IT); D2050E (IT in banking); E0410F (Business applications of IT)

**INSPEC Update Issue:** 1992-006

**Copyright:** 1992, IEE

**Dialog eLink:** **USFTD Full Text Retrieval Options**

20/5/5 (Item 5 from file: 2)

DIALOG(R)File 2: INSPEC

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03792170

**Title:** Using less data lets Cactus Switch handle more customers, cut fees

**Author(s):** Dixon, M.E.

**Journal:** Bank Systems & Equipment , vol.23 , no.10 , pp.95-6

**Country of Publication:** USA

**Publication Date:** Oct. 1986

**ISSN:** 0146-0900

**CODEN:** BSEQD6

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** To avoid problems with limited capacity of POS networks, the Arizona Clearing House Association limits the data sent on its Cactus Switch, all that is immediately transmitted is the cardholder's number and the amount spent. In the evening, when the frequency of POS **transactions** falls off, the **additional** information needed for settlement is batched and **transmitted**. This way, **merchants** get their **authorizations** without overloading the system during peak business hours. This technique allows Cactus' **members** to pay only 5.5 cents per **transaction** compared to typical charges of 10 to 15 cents ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** point of sale systems

**Identifiers:** capacity; POS networks; Arizona Clearing House Association; Cactus Switch; charges

**Classification Codes:** D2140 (Marketing, retailing and distribution applications of IT); E0410F (Business applications of IT)

**INSPEC Update Issue:** 1987-003

**Copyright:** 1987, IEE

**Dialog eLink:** **USFTD Full Text Retrieval Options**

20/5/6 (Item 6 from file: 2)

DIALOG(R)File 2: INSPEC

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03680203

**Title:** Quality breeds loyalty

**Author(s):** McGinn, T.

**Journal:** Mind Your Own Business , vol.9 , no.4 , pp.65

**Country of Publication:** UK

**Publication Date:** April 1986

**ISSN:** 0143-1374

**CODEN:** MYOBD4

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** General or Review (G)

**Abstract:** You need a clear idea of what to expect when **you** enter a computer store. IBM explain how their dealers get the 'seal-of- approval'. IBM requires its microcomputer dealers to meet certain (openly published) criteria before the dealer can be **authorised** to sell the IBM-PC. All the factors relate to quality in one form or **another**: dealers are not appointed on the basis of territory or sales volumes. Further, they **authorise** dealers **separately** for each major type of PC product that comes along-so every **authorised** dealer meets their high standard for each product he stocks. At the start, **dealers submit** a complete business proposal-demonstrating **both** their business experience and their knowledge of their microcomputer marketplace. A **second** essential is adequate showroom space, so **customers** have room to watch demonstrations without crowding. Properly trained and experienced staff is a third requirement. Warranty cover is **another** dealer responsibility. Dealers are also required to hold a certain amount of hardware and software in stock. Altogether there is a commitment to quality and service ( 0 refs.)

**Subfile(s):** D (Information Technology for Business)

**Descriptors:** computer **purchase**; IBM computers

**Identifiers:** **authorisation**; training; warranty cover; computer store; IBM; dealers; IBM-PC; quality; hardware; software; service

**Classification Codes:** D5010 (Computers and work stations for office automation)

**INSPEC Update Issue:** 1986-013

**Copyright:** 1986, IEE

**Dialog eLink:**

USPTO Full Text Retrieval Options

20/5/7 (Item 7 from file: 2)

DIALOG(R)File 2: INSPEC

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03490991

**Title:** Interlink switch to reach 650000 merchants

**Journal:** Bank Systems & Equipment , vol.22 , no.5 , pp.56

**Country of Publication:** USA

**Publication Date:** May 1985

**ISSN:** 0146-0900

**CODEN:** BSEQD6

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** General or Review (G); Practical (P)

**Abstract:** The point-of-sale switch shared by the top five California banks in the Interlink network is expected to reach 650000 out of 900000 merchants statewide for 5 million **transactions** in 1985. With combined assets of \$256 trillion, Bank of America, Crocker National Bank, First Interstate, Security Pacific National Bank and Wells Fargo Bank developed the nonprofit consortium which will consider affiliate, but not equal, memberships by **other** institutions. Based on a hub-and-spoke model, the Interlink switch is the intermediary in all POS **transactions**, which include **preauthorisation**, balance inquiries, **payments** and **consumer** returns. **Store-forward** capabilities will allow Interlink or even one of the **member**



banks to determine **authorisation** in the event of a line break. No pricing structure has yet been set ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; computer networks; point of sale systems

**Identifiers:** point-of-sale switch; California banks; Interlink network; Bank of America; Crocker National Bank; First Interstate; Security Pacific National Bank; Wells Fargo Bank; POS **transactions**; **preauthorisation**; balance inquiries; **payments**; **consumer returns**

**Classification Codes:** D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); D5020 (Computer networks and intercomputer communications in office automation); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1985-017

**Copyright:** 1985, IEE

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

20/5/8 (Item 8 from file: 2)

DIALOG(R)File 2: INSPEC

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03365605

**Title:** The lure of the high life

**Author(s):** Cockcroft, J.

**Journal:** Banking World , vol.2 , no.11 , pp.32

**Country of Publication:** UK

**Publication Date:** Nov. 1984

**ISSN:** 0737-6413

**CODEN:** BAWOEX

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** General or Review (G)

**Abstract:** The question of who pays for electronic shopping rumbles on. Basically the banks and the retailers **both** like the idea, in principle, of electronic charging at check-out points. But they would prefer not to know about the details of apportioning costs. Even so, retailers in Britain are likely to spend more than Pounds200 m on electronic systems for their stores during the next five years. Electronic funds transfer (EFT) at the point of sale is the next logical step for the banks. This procedure uses the on-line system, whereby the bankers and retailers have a direct line link, open all the time, permitting **transactions** to be **authorised** and completed almost instantly. On the whole the banks like the system because it minimises fraud. Moreover, it ensures that their **customers** only spend within their agreed limits, and with funds which can be matched with their accounts. Thus the new technology should keep banks, **customers**, and shoppers, within the time-hallowed canons of **both** good banking and good housekeeping ( 0 refs.)

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; credit **transactions**; EFTS; point of sale systems; retail data processing

**Identifiers:** electronic funds **transfer**; EFTPOS; electronic shopping; banks; **retailers**; check-out points; point of sale; on-line system; **transactions**; fraud

**Classification Codes:** D2050E (IT in banking); D2140 (Marketing, retailing and distribution applications of IT); E0410F (Business applications of IT )

**INSPEC Update Issue:** 1985-003

**Copyright:** 1985, IEE

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

22/5/1 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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10772849

**Title:** Access all areas of access control

**Author(s):** Smith, N.

**Journal:** Connecting Industry.Com/Electrical Engineering , pp.23

**Publisher:** Wilmington Publishing Ltd.

**Country of Publication:** UK

**Publication Date:** Sept. 2007

**ISSN:** 1472-1287

**CODEN:** CEONBQ

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** This article deals with several layers of security that are essential to prevent and deter crime in commercial properties and looks at a variety of access control solution technologies. Radio frequency identification (RFID) and **smart cards** are currently getting a lot of attention. Here, data is read wire-lessly through radio waves so there is no need for barcode scanning or card swiping. One advantage of RFID and **smart card** readers, is that they can process higher volumes of staff or products leaving or entering the building or site as the badge or token is automatically read once it is placed within the reader's energy field. ( 0 refs.)

**Subfile(s):** C (Computing & Control Engineering)

**Descriptors:** **authorisation**; biometrics (access control)

**Identifiers:** biometrics access control; security layer; radio frequency identification; RFID; **smart cards**

**Classification Codes:** C6130S (Data security)

**INSPEC Update Issue:** 2008-008

**Copyright:** 2008, The Institution of Engineering and Technology

## B. NPL Files, Full-text

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(c) 1999 PR Newswire Association Inc  
File 634:San Jose Mercury Jun 1985-2009/Oct 28  
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S2	4829	S1 (5N) (AUTHORIZ? OR AUTHORIS? OR PREAUTHORIZ? OR PRE()AUTHORIZ? OR PRE()AUTHORIS? OR PREAUTHORIS? OR PREAUTH OR APPROVAL)
S3	802	S2 (5N) ((CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR PREPAID OR PRE()PAID OR FINANCIAL OR SMART)() (CARD OR CARDS) OR CHARGECARD OR CHARGECARDS OR CREDITCARD OR CREDITCARDS OR DEBITCARD OR DEBITCARDS OR BANKCARD OR BANKCARDS OR CHECKCARD OR CHECKCARDS OR CHEQUECARD OR CHEQUECARDS OR TRANSACTION OR TRANSACTIONS OR PURCHASE OR PURCHASES OR PAYMENT OR PAYMENTS)
S4	70	S3 (5N) (FIRST()DATA()MERCHANT()SERVICES OR FDMS OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSOR OR (ACQUIRING OR PAYMENT OR CARD OR (THIRD OR 3RD)()PART?)()PROCESSORS OR (ISSUING OR ACQUIRING)()BANK OR (ISSUING OR ACQUIRING)()BANKS OR ISSUER OR ISSUERS OR (BANKCARD OR CARD)()ASSOCIATION OR (BANKCARD OR CARD)()ASSOCIATIONS OR ACQUIRER OR ACQUIRERS OR MASTERCARD OR VISA OR AMEX OR AMERICAN()EXPRESS OR DISCOVER)
S5	342	S2 (5N) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR DUPLICATE)
S6	36	S5 (5N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)
S7	911	S2 (10N) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR CONSUMERS OR CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR ACCOUNTHOLDER OR ACCOUNTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS OR YOU)

S8            6437    AU=(BROWN, M? OR BROWN M? OR BROWN (1N) (M OR MICHAEL) OR DUTTA, R?  
OR DUTTA R? OR DUTTA (1N) (R OR RABINDRANATH) OR PAOLINI, M? OR PAOLINI M? OR  
PAOLINI (1N) (M OR MICHAEL) OR SMITH, N? OR SMITH N? OR SMITH (1N) (N OR NEWTON))

S9            0       S4 (S) S6

S10          10       S4 (S) S7

S11          10       S10 NOT PY>2002

S12          8        RD (unique items)

S13          39       S4 (S) (BUYER OR BUYERS OR MEMBER OR MEMBERS OR CONSUMER OR  
CONSUMERS OR

CUSTOMER OR CUSTOMERS OR USER OR USERS OR PAYER OR PAYERS OR HOLDER OR HOLDERS OR  
ACQUANTHOLDER OR ACQUANTHOLDERS OR PERSON OR PERSONS OR INDIVIDUAL OR INDIVIDUALS  
OR  
YOU)

S14          31       S13 NOT S12

S15          21       S14 NOT PY>2002

S16          13       RD (unique items)

S17          1        S3 (S) S6

S18          70       S3 AND S4

S19          0        S18 AND S6

S20          10       S18 AND S7

S21          0        S20 NOT S11

S22          235       S3 (S) S7

S23          47       S22 (S) (SECOND OR TWO OR TWICE OR OTHER OR ANOTHER OR DIFFERENT OR  
INDEPENDENT OR BOTH OR ADDITIONAL OR SEPARATE? OR DISCRETE OR DISTINCT? OR APART OR  
DUPLICATE)

S24          27       S23 NOT PY>2002

S25          24       RD (unique items)

S26          16       S25 NOT (S12 OR S16 OR S17)

S27          0        S8 AND S3

## Dialog

**eLink:** **USPTO Full Text Retrieval Options**

12/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:

ABI/Inform(R)

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01560686

02-11675

## E-commerce in safety

Bird, Jane

Management Today pp:

54-57

Dec 1997

**ISSN:**

0025-1925 **Journal Code:** MTO

**Word Count:**

2335

**Text:**

...the order, unlocks the details of what is wanted and where, and forwards the still-locked credit card component to the card issuer. The card **issuer** then unlocks the payment details and **transmits** an **authorisation** back to the **merchant** who fulfils the order without having seen the **customer's** credit card details.

SET, which is currently undergoing trials with 38 banks across Europe, should make e-commerce on the web more secure than...

**Dialog**

**eLink:**

USPTO Full Text Retrieval Options

12/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:

ABI/Inform(R)

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00902392

95-51784

**Debit POS gains momentum**

Robins, Gary

Stores

v76n8 pp: 72-73

Aug 1994

**ISSN:** 0039-1867 **Journal**

**Code:** STR

**Word Count:** 1217

**Text:**

...later. The card is very similar in appearance to a Visa credit card. The off-line transaction is processed exactly the same way as a **Visa** credit transaction, with an **authorization request** placed by the **merchant** and the **customer's** signing the receipt.

Any merchant handling Visa credit can now accept Visa Check with the same equipment and same procedures. In effect, it can...

12/3,K/3 (Item 1 from file: 9)

DIALOG(R)File 9: Business

& Industry(R)  
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00775822

Supplier Number: 23215926 (USE FORMAT 7 OR 9  
FOR FULLTEXT)

**Visa improves authorisation**

( Visa

**International launches global service dramatically improving card authorization  
referral procedures )**

Electronic Payments  
International , n 98 , p 11  
June 1995

**Document Type:** Newsletter **ISSN:** 0954-0393  
( Ireland )

**Language:** English **Record Type:**

Fulltext

**Word Count:** 174

**TEXT:**

...INTERNATIONAL has announced the launch of a global service that will  
dramatically improve card authorisation referral procedures. The  
International Automated Referral Service (IARS) offers Visa **members**  
a faster, smoother and more cost-effective solution to card  
**authorisation** referrals.

When a **merchant requests** an electronic **authorisation**  
to accept a **bank card**, the card-issuing bank  
replies with one of three responses - approve, decline, or call. A referral  
occurs when a "call" response is generated because additional information is  
needed from...

12/3,K/4 (Item 1 from file: 636)  
DIALOG(R)File 636: Gale  
Group Newsletter DB(TM)  
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reserved.

03842210 **Supplier Number:**  
48350092 (USE FORMAT 7 FOR FULLTEXT)

**SMART CARD QUARTERLY**

EFT

Report , v 21 , n 5 , p N/A  
March 11 ,  
1998

**Language:** English **Record**

**Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word**

Count: 4175

-

...socket layers (SSL). A merchant never actually sees the customer's credit card number when SET is deployed. An encrypted code is sent to the **customer's credit card issuer**, who **sends** an **approval** message to the **merchant**.

Hypercom's **smart card**-accepting terminals and personal identification number pads were deployed as part of the 1996 Summer Olympics smart card project in Atlanta. They also are being...

12/3,K/5 (Item 2 from file: 636)  
DIALOG(R)File 636: Gale  
Group Newsletter DB(TM)  
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02060877      **Supplier Number:**  
43769551 (**USE FORMAT 7 FOR FULLTEXT**)

#### **VISA SYSTEM TO REDUCE RISK AT POINT OF SALE**

Credit Risk Management Report , v 3  
, n 8 , p N/A  
April 12 , 1993

**Language:** English      **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade  
**Word Count:**  
919

-

...risk. The acquiring bank can then look at the data and then make the determination of what the best authorization process would be for that **individual merchant**.

"The more **authorizations, requests** for **authorizations** and basically the more **transactions** that an **issuer** sees and is able to authorize, the better the issuers are able to manage their risk," said Coscia.

Zero Floor Limits Too Restrictive  
When the...

16/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2009 Dialog. All rights reserved.

17472277 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)  
**Electronic commerce & paper based banking**

SYED A. MATEEN

BUSINESS RECORDER

June 28, 2001

**Journal Code:** WBRE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 10239

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...with the original invoice. The merchant adds identification information and forwards all the information to the Cyber-Cash server. Cyber-Cash then initiates a standard **credit card** or debit **authorisation request** to the **merchant's** bank or designated merchant **acquirer** (processing centre). After the authorisation request has been processed, Cyber-Cash forwards a response to the merchant who then completes the transaction. Involvement on the...

16/3,K/2 (Item 2 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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12546185 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**MerchantOnline.com Unveils First Universally Compatible, Secure e-Commerce Transaction System**

BUSINESS WIRE

August 24, 2000

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT

**Word Count:** 771

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...a one-time use card number that routes the encrypted card data to the appropriate processing center. MerchantOnline's system then decodes the data and **sends** an **approval** code to the **merchant**. It provides the major **credit card** companies such as **American Express** (NYSE - AXP), VISA, MasterCard and Discover (NYSE - BDJ) the tools they need to truly protect their credit card numbers from being resident on unsecured databases...

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

16/3,K/3 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02227291 81755914

**Defending online payments**

Punch, Linda

Credit Card Management v14n7 pp: 42-52

Sep 2001

**ISSN:** 0896-9329 **Journal Code:** CCM

**Word Count:** 3355

**Text:**

...asking for a password, similar to a personal identification number-prompt at the point of sale. The cardholder authenticates himself by entering the password. The **issuing bank sends** a message back to the **merchant authorizing** the **transaction**. The **transaction** is processed within 10 to 15



seconds, "very similar to what **you** encounter as **you**'re checking out at a Safeway grocery store," Manassis says.

Once rolled out globally, Visa expects 3-D Secure to reduce Internet disputes by...

16/3,K/5 (Item 2 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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01446715 Supplier Number: 24074305 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**VeriFone Puts The Zon Out To Pasture**  
( VeriFone Inc's Zon credit card terminal for electronic payments is being discontinued, following use by around 2 mil merchants )

Credit Card Management , v 10 , n 8 , p 14+  
November 1997  
**Document Type:** Journal **ISSN:** 0896-9329 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 686

**ABSTRACT:**

...shipments of the inexpensive terminals in the US, although they will be continued to be offered overseas. VeriFone, the largest payment terminals producer globally, has **customers** in around 100 countries. To fill the space in the low end of the US terminal market that Zon had, VeriFone shortly will offer merchants a reconfigured version of its new Personal ATM, a device that enables **consumers** to download monetary value onto stored value cards. The new terminals will be solely for **authorizations**. **Merchants** have to **submit** paper sales drafts to their **merchant acquirer** so they can receive **payment** for card transactions. Detail is given to a history of the Zon. A table is included listing models during the Zon's 13 yr history.

16/3,K/6 (Item 3 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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01274605 Supplier Number: 23881338 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Amex Closes Sales Via The Internet**  
( New Internet authorization service makes American Express merchant processing less expensive )

Bank Technology News , v 10 , n 5 , p 16+  
May 1997  
**Document Type:** Journal; News Brief **ISSN:** 1060-3506 ( United States )  
**Language:** English **Record Type:** Fulltext  
**Word Count:** 221

**TEXT:**

...and cheaper for merchants, thanks to a new service provided by New York-based American Express Travel Related Services Co., Inc. The company is enabling **merchants** to obtain **authorizations** and **submit** billings for card **transactions** via the Internet. Previously, **Amex** merchants could handle every aspect of selling

online with **customers** but needed to resort to an independent telephone connection to authorize and submit transactions for processing.

16/3,K/7 (Item 1 from file: 275)  
DIALOG(R)File 275: Gale Group Computer DB(TM)  
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02069436 **Supplier Number:** 19414140 (Use Format 7 Or 9 For FULL TEXT )  
**Electronic commerce. (Technology Information)**

Giles, Roosevelt  
Network VAR , v5 , n5 , p26(7)  
May , 1997  
ISSN: 1082-8818

**Language:** English **Record Type:** Fulltext; Abstract  
**Word Count:** 5838 **Line Count:** 00478

...to VeriFone's (Redwood City, CA) credit card authorization terminals (used in nearly all consumer outlets), which handle all the principal issuers of credit cards.

**Users** of the CyberCash system first must obtain copies of software, which can be downloaded from the CyberCash Web server (www.cybercash.com). Once a price is negotiated with the merchant, the **customer** is sent an on-line invoice detailing the purchase information and a statement confirming the total charges. The **customer** then adds a credit card number or debit card information, including a PIN where appropriate. This information is encrypted and returned to the merchant with the original invoice. The merchant adds identification information and forwards all the information to the CyberCash server. At this point, CyberCash initiates a standard **credit card** or debit **authorization request** to the **merchant's** bank or designated merchant **acquirer** (processing center). After the **authorization** request is processed, CyberCash **forwards** a response to the **merchant**, who completes the **transaction**. CyberCash's involvement is automated completely and is run off the Internet file server.

In addition to facilitating debit or credit card payments, CyberCash also...

16/3,K/8 (Item 1 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
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09840385 **Supplier Number:** 85590310 (USE FORMAT 7 FOR FULLTEXT)

**In Brief: Vital Offers Check Conversion Product.(Vital Processing Services)(Brief Article)**  
American Banker , p 12  
May 9 , 2002  
**Language:** English **Record Type:** Fulltext  
**Article Type:** Brief Article  
**Document Type:** Magazine/Journal ; Trade  
**Word Count:** 172

-

The product automatically transfers the check's amount from the

**consumer's** checking account to the merchant's bank account. Like credit and debit card systems, POS Check Service provides direct access to **consumer** demand deposit accounts or third-party risk management databases for check **authorizations**.

"Vital's POS Check Service **delivers acquirers** and **merchants** a flexible **payment** solution that will streamline the check-handling process in a simple, integrated and secure way," said Denise Lewis, the company's executive vice president of...

16/3,K/10 (Item 3 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
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05510991 **Supplier Number: 48350092 (USE FORMAT 7 FOR FULLTEXT)**

#### **SMART CARD QUARTERLY**

EFT Report , v 21 , n 5 , p N/A

March 11 , 1998

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 4175

-

...GTE [GTE], IBM [IBM], Netscape [NSCP], MasterCard and Visa. SET uses encryption technology similar to secure socket layers (SSL). A merchant never actually sees the **customer's** credit card number when SET is deployed. An encrypted code is sent to the **customer's credit card issuer**, who **sends** an **approval** message to the **merchant**.

Hypercom's **smart card**-accepting terminals and personal identification number pads were deployed as part of the 1996 Summer Olympics smart card project in Atlanta. They also are being...

16/3,K/11 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
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06760400 **Supplier Number: 14509378 (USE FORMAT 7 OR 9 FOR FULL TEXT)**  
**Bank of Hawaii's customers let their fingers do the banking. (Corporate Banking: Cash Management)**

Strachman, Daniel

American Banker , v158 , n204 , p6A(1)

Oct 25 , 1993

ISSN: 0002-7561

**Language:** ENGLISH

**Record Type:** FULLTEXT; ABSTRACT

**Word Count:** 1077 **Line Count:** 00082

...signed up for the BankPhone service.

Retail customers are able to access BankPhone for free while commercial customers pay a monthly service fee and a **transaction** fee for **payments, transfers**, and check clearing information.

**Merchants** who use the service to **authorize American Express** or **Discover** card **transactions**

are charged 15 cents per transaction. Otherwise, check verification and credit card authorizations are free.

Not only is the system a good source of fee...

16/3,K/12 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0265095

**In Brief: Vital Offers Check Conversion Product**

American Banker - May 9, 2002 ; Pg. 12 ; Vol. 167 , No. 89

**Document Type:** Journal **Language:** English **Record Type:** Fulltext

**Word Count:** 163

**Text:**

...Service, a product that converts paper checks to electronic transactions at the point of sale.

The product automatically transfers the check's amount from the **consumer's** checking account to the merchant's bank account. Like credit and debit card systems, POS Check Service provides direct access to **consumer** demand deposit accounts or third-party risk management databases for check **authorizations**.

"Vital's POS Check Service **delivers acquirers** and **merchants** a flexible **payment** solution that will streamline the check-handling process in a simple, integrated and secure way," said Denise Lewis, the company's executive vice president of...

16/3,K/13 (Item 2 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0139681

**CORPORATE BANKING: CASH MANAGEMENT - Bank of Hawaii's Customers Let Their Fingers Do the Banking**

American Banker - October 25, 1993 ; Pg. 6A ; Vol. 158 , No. 204

**Word Count:** 1,034

**Byline:**

BY DANIEL STRACHMAN

**Text:**

...number of calls to the manned line is still so high is because many customers have not yet signed up for the BankPhone service.

Retail **customers** are able to access BankPhone for free while commercial **customers** pay a monthly service fee and a **transaction** fee for **payments, transfers,** and check clearing information. **Merchants** who use the service to **authorize American Express** or **Discover** card **transactions** are charged 15 cents per transaction. Otherwise, check verification and credit card authorizations are free. Not only is the system a good source of fee...

17/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20: Dialog Global  
Reporter  
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05919136  
(USE FORMAT 7 OR 9 FOR FULLTEXT)  
**WEEKEND**  
**REVIEW: Modest recovery in interbank transactions**

SEEMA SHAFI

BUSINESS RECORDER  
June 27,  
1999  
**Journal Code:** WBRE **Language:** English  
**Record Type:** FULLTEXT  
**Word Count:** 1167

(USE  
FORMAT 7 OR 9 FOR FULLTEXT)

...last Tuesday issued two more circulars. Under the first circular, the bank stopped the authorised dealers (banks) from buying and selling of foreign exchange.

The **second** circular advised the **authorised dealers** not to enter into **forward transactions** with their **customers** for a tenor of less than one month.

It showed the central bank intention to keep the rupee stable and as well as eliminate the...

26/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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14012860 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Property Management Professionals Gain Access to Suppliers, Improve Efficiency with OpsBuyer; OpsXchange Buyer Interface Helps Companies Reduce Costs Through E-Procurement**

BUSINESS WIRE  
November 30, 2000  
**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT  
**Word Count:** 423

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...methods to find and select specific products or services, and multiple products may be ordered from multiple suppliers through a single purchase session. When a **user** checks out, the system automatically generates electronic **purchase** orders, **requests** for manager **approval**, and **vendor** confirmations. This procedure streamlines the invoice and payment process, resulting in significant savings for **both** buyers and suppliers.

About OpsXchange

OpsXchange is the only e-procurement enabler built for real estate operators and suppliers. The company licenses its proprietary technology...

26/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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09802637 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Tobacco Might Not Rescue Country From Forex Crunch**

Charles Rukuni  
INSIDER (ZIMBABWE)  
February 28, 2000

**Journal Code:** FIZM **Language:** English **Record Type:** FULLTEXT  
**Word Count:** 2301

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...without prior specific exchange control authority," it said. Feeling that perhaps its directive of February 1 had not been fully understood the Reserve Bank issued **another** directive on February 8.

In this directive it stated: "Further to our RB: 7 dated 1 February 2000, we write to advise that, export proceeds...

**Dialog eLink:** **USPTO Full Text Retrieval Options**

26/3,K/4 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
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00765174 94-14566  
**Time to put PINs on credit and debit cards**

Jones, David  
Financial Technology International Bulletin v10n7 pp: 7-8  
Mar 1993

**ISSN:** 0265-1661 **Journal Code:** FTI

**Word Count:** 938

**Text:**

...card fraud prevention in four main ways:

- \* Informing retailers of stolen or 'hot' cards
- \* Increasing the number of transactions authorised
- \* Combating counterfeiting
- \* Verifying the card **user**

'HOT' CARD DATA

Data broadcast and **other** systems for rapidly **transmitting** data to **retailers** terminals are being tested.

INCREASED **AUTHORISATION**

Some 16% of **transactions** are now being authorised. Since authorisation (of magnetic stripe cards, but not of smart cards) requires on-line connection to the issuer's processor, cheap...

26/3,K/5 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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00525933 Supplier Number: 23054588

**System Planned For Shopping On the Internet**

( CyberCash Inc, a new company formed by executives from the Internet and the electronic-payment industries, is planning to introduce a system in which on-line browsers will be able to pay for an item, by credit card or through bank transfers, over the global computer network )

Wall Street Journal , v 224 , n 51 , p B1

September 13, 1994

**Document Type:** Business Newspaper **ISSN:** 0099-9660 ( United States )

**Language:** English **Record Type:** Abstract

**ABSTRACT:**

...1994, has talked to America Online Inc, a company with whom it has close ties and who has one mil subscribers. The system provides for **approval** of electronic **transfers** to **merchants** from checking and **credit-card** accounts, by CyberCash **users** who click a "buy" button. Security is the main problem with the new system, as the Internet is an unsecured free-for-all using "open...

...how it really works, chances of a break-in increase. CyberCash intends to spend US\$20 mil for a network of private computers that will **separate** Internet merchants from users' bank accounts. Encryption to scramble the data will be provided by RSA Data Securities. Only users with a special software "key" will be able to read the code. **Both** the customers and their banks will hold the keys. CyberCash is also discussing licensing with David Chaum, president of Digicash Inc, who holds a key...

26/3,K/6 (Item 1 from file: 275)  
DIALOG(R)File 275: Gale Group Computer DB(TM)  
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02112564 **Supplier Number:** 19907960 (Use Format 7 Or 9 For FULL TEXT )

**Transactions.** (includes related articles on tips and electronic commerce technology) (Web Security)  
(Internet/Web/Online Service Information)

Young, Robbin

Windows Sources , v4 , n11 , p193(3)

Nov , 1997

ISSN: 1065-9641

**Language:** English **Record Type:** Fulltext; Abstract

**Word Count:** 2239 **Line Count:** 00175

...the Internet using a SET transaction, your order information goes to the merchant and your credit card information goes to the bank. To keep the **two** parts of the transaction together, **both** portions are

stored in the same message. But thanks to SET's dual-signature encryption process, the bank and the merchant can decrypt only the portion intended for them. The bank **authorizes** your **purchase** and **sends** the **authorization** on to the **merchant**, who then **sends** the merchandise to **you**. So one of SET's benefits is that the merchant never has access to your credit card number.

Reach for Your Wallet

To use SET...

26/3,K/7 (Item 2 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01934234 **Supplier Number: 18272550 (Use Format 7 Or 9 For FULL TEXT )**

**Digital bucks? Stop here. (electronic commerce services)(The Web at War: The Battle for the Future of the Internet) (Company Business and Marketing)**

Rupley, Sebastian

PC Magazine , v15 , n10 , p54(3)

May 28 , 1996

ISSN: 0888-8507

**Language:** English **Record Type:** Fulltext; Abstract

**Word Count:** 1532 **Line Count:** 00127

...of goods online for years.

To date, the biggest impediment to Web commerce has been the potential risk of sending your credit card number or **other** transaction data over an inherently unsecure network. A cadre of powerful companies--IBM, Microsoft, MasterCard, and Visa--are backing a new standard for protecting credit card transactions online, called SET (Secure Electronic Transactions). SET is based on public-key cryptography and electronic certificates issued by **credit card** companies, which

**consumers send to merchants to authorize**

**transactions.** In addition, Microsoft has announced that a new digital-signature technology that automatically authenticates Internet purchases will be built into Windows.

Aside from security concerns...

26/3,K/8 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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04662921 **Supplier Number: 62200012 (USE FORMAT 7 FOR FULLTEXT)**

**Credit Card Alternatives Proposed For Online Payments:.**

Hackett, John

Bank Technology News , v 14 , n 5 , p 34

May , 2000

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1871

-



...large merchant. It could be an Avon or a Mary Kay or a Sears, for instance." However, Avivah Litan, an analyst at GartnerGroup, suggests that **both** consumers and merchants might be apathetic. "If consumers have to do anything special," she says, "debit cards over Internet will not fly well with them...encryption must occur in a single secure device so that the PIN number is never passed "in the clear" (un-encrypted) from one device to **another**. "I go to a site and see the SafeTPay ...that information. The consumer keys in the PIN and the PIN Pad passes that DES encrypted number to the PC where the "SafeTPay software puts **two** more layers of encryption around all the payment transaction data" and then sends it to ...says 'This is an ATM transaction,' they go out their back door to the ATM networks for approval, then hand it to us and we **send the merchant a transaction** number and **approval** code, plus an email." "And we send the **consumer** an email, saying 'you've just bought from XYZ', all of which takes seconds." SafeTPay will receive revenue in the form of "a small fee...of the consumers using the machines to send them targeted advertisements, income from which the company hopes will eventually equal that of fees. Floppy alternative **Another** payment method that's a prospective alternative to credit cards is a floppy disk drive device being developed by UTM. Its UTM Machine—a modified...for consumers whose devices malfunction. And, Saville notes, the readers are highly sophisticated pieces of technology, with "security and encryption algorithms in them. With SafeTPay, **another** layer of support is required that doesn't exist today," she says. The UTM is getting interest on high, but it's not the first...

26/3,K/9 (Item 2 from file: 636)  
 DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
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04398945 **Supplier Number: 55366479 (USE FORMAT 7 FOR FULLTEXT)**

**21STORE.COM: 21Store.com pioneers secure payment sy system for online shoppers.**

M2 Presswire , p NA

August 4 , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 680

-

...completely free of charge to consumers, who download a free Klebox electronic "wallet" from the ambalink web site (www.ambalink.co.uk), and register with **both** ambalink and KLEline. They can register online, or via phone, post or fax to avoid transmitting any credit card information at all. When the consumer buys goods from 21store.com and selects the Klebox payment option, the Klebox sends a **purchase request** to KLEline, including **merchant** ID, transaction details and a **request** for **authorisation**. KLEline authenticates the **merchant** and asks the **consumer** to confirm the order using his secret code, which is encoded using 512-bit RSA encryption. After the consumer is authenticated, KLEline checks his credit...

26/3,K/10 (Item 3 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
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01252600 **Supplier Number:** 41320724 (USE FORMAT 7 FOR FULLTEXT)

**ACH-DELAYED DEBIT CARD IN SUPERMARKETS BOLSTERING ELECTRONIC PAYMENT OPTION**

Card News , v 5 , n 9 , p 3

May 7 , 1990

**Language:** English **Record Type:** Fulltext

**Document Type:** Magazine/Journal ; Trade

**Word Count:** 1090

-

...a customer shops in the home store. Authorization is carried out there, usually in 5-7 seconds.

If the card is used at a location **different** from the home store, the **transaction** is switched to the home **store** for **authorization**. **Approval** is then **sent** back to the **other store** where the **transaction** is processed.

With **customers** frequenting the same stores, Tom Thumb also does not experience the cost or the down time associated with out-of-store authorizations.

Tom Thumb will...

26/3,K/12 (Item 2 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
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03808417 **Supplier Number:** 45431799

**Copyright protection system IVY set to roll**

Computing Canada , p 16

March 29 , 1995

**Language:** English **Record Type:** Abstract

**Document Type:** Magazine/Journal ; Trade

**Abstract:**

...network in Canada. The system covers content enrollment and management software. It protects royalty and copyright fees for intellectual properties like video, music, writings and **other** multimedia works. IVY keeps track of materials obtained by **consumers** from **authorized retailers** and **sends** the **transaction** record to the copyright agency. IVY is a collaborative effort between Cultech, a York University research center; the Society of Composers, Authors and Music Publishers...

## **V. Additional Resources Searched**

Financial Times FullText (via ProQuest): No relevant results.

Internet & Personal Computing Abstracts (via EBSCOhost): No relevant results.